

## A Clear and Concise Guide<sup>1</sup> to the **SAVINGS ACCOUNT**

| BASIC TERMS AND CONDITIONS       |   |   |   |
|----------------------------------|---|---|---|
| <b>Account Opening and Usage</b> | Minimum Deposit Needed to Open Account:                                       |   |   |
|                                  | In Person:  | <b>\$1</b>  |   |
|                                  | Online:   | <b>\$20</b>   |   |
|                                  | Monthly Maintenance Fee   | <b>\$5</b>  |   |
|                                  | How to Avoid the Monthly Maintenance Fee (do one of the following each month) |   | <ul style="list-style-type: none"> <li>• Maintain a balance of \$100 or more each day, or</li> <li>• Have a monthly recurring direct deposit of \$100 or more post and clear the account. (Internal transfers from other FNBT / FCB accounts and Internet Banking transfers do not qualify as direct deposits for waiving the monthly fee)</li> </ul> |
|                                  | Per Item Withdrawal Fee   | <b>\$3.50</b>   | A per item withdrawal fee will be charged on the last business day of the month. We will not assess this fee on your first debit transaction. Normal ATM owner/operator charges always apply.   |
|                                  | How to Avoid the Per Item Withdrawal Fee                                      |   | Maintain more than \$2,000 in your Savings Account each day.  |
|                                  | Non-Gold Key ATMs (ATMs we do not own)  | <b>\$2.50</b>   | For each withdrawal, inquiry or transfer, plus any fee charged by the ATM's owner/operator.   |
|                                  | Non-Sufficient Funds (NSF) Fee  | <b>\$34</b>   | Per item we return because you do not have enough money in your account.  |
|                                  | Overdraft Fee   | <b>\$34</b>   | Per item we pay even though you do not have enough money in your account.   |
| Negative Balance Fee             | <b>\$34</b>   | If your account is negative for seven (7) consecutive banking days, we will charge you a Negative Balance Fee. We will waive this fee if on the seventh (7th) day your account is overdrawn \$12 or less. |   |
| Other Service Fees               |   | Please consult the Banking Services/Fee Schedule for a list of additional service fees.   |   |

| WHAT YOU NEED TO KNOW ABOUT OVERDRAFT RELATED FEES |  |                                    |   |   |
|--|--|------------------------------------|---|---|
| <b>Overdraft Related Fees</b>                      | To help you avoid fees, we will not authorize a transaction if you do not have enough money in your account to cover the transaction. Everyday debit card transactions will be declined, but we will not charge you a NSF fee. |                                    |   |   |
|  | <b>No Overdraft Privilege</b>  | No Overdraft Privilege Service     | All transactions that will cause an overdraft will be declined or returned. However, your account may still become overdrawn. |   |
|  |  | Non-Sufficient Funds (NSF) Fee     | <b>\$34</b>   | You will be charged an NSF fee for each check, ACH transaction and bill payment that is returned because you do not have enough money in your account. We will not charge this fee if the item we return is \$5 or less.  |
|  |  | Maximum Number of NSF Fees per Day | <b>3</b>  | We limit the number of NSF fees you will be charged to three (3) per banking day. A "banking day" is every day except Easter Sunday, Thanksgiving Day and Christmas Day.  |
|  |  | Negative Balance Fee               | <b>\$34</b>   | If your account is overdrawn for seven (7) consecutive banking days, we will charge you this additional fee on the seventh (7th) banking day. We will waive this fee if on the seventh (7th) day your account is overdrawn \$12 or less. A "banking day" is every day except Easter Sunday, Thanksgiving Day and Christmas Day. |

## WHAT YOU NEED TO KNOW ABOUT OUR PROCESSING POLICIES

|                            |   |  |
|----------------------------|---|--|
| <b>Processing Policies</b> | <p>Posting Order<br/><i>The order in which withdrawals and deposits are processed</i></p> | <p>We start with the account balance in your account at the beginning of the banking day, subtract holds from your account balance and make any adjustments from prior days. Next, we add credits and then subtract debits from your account balance. The following is a summary of how we generally post items and examples of some of our categories and the more common transactions we assign to each category.</p> <ul style="list-style-type: none"> <li>• First, your deposits and credits are added to your account balance.</li> <li>• Then, withdrawals made at our teller windows, transfers made with our 24-Hour Personal Account Line, online and mobile banking systems, online and mobile banking bill payments and outgoing wire transfers are subtracted from your account balance in lowest to highest dollar amount.</li> <li>• Then, card transactions and ATM transactions are subtracted from your account balance in date and time order.</li> <li>• Then, ACH debits without a check number are subtracted from your account balance before other checks you wrote with a check number, in highest to lowest dollar amount. When we receive a check number, checks will be subtracted from your account balance in sequential check number order.</li> <li>• Finally, most fees and service charges in lowest to highest dollar amount.</li> </ul> <p>Keep in mind that we may process transactions in a different order than you made them. This may impact the total amount of fees you incur per banking day. A <i>“banking day”</i> is every day except <i>Easter Sunday, Thanksgiving Day and Christmas Day.</i></p> |
|                            | <p>Deposit Hold Policy<br/><i>When funds deposited to your account are available</i></p>  | <ul style="list-style-type: none"> <li>• <b>Electronic direct deposit</b> <ul style="list-style-type: none"> <li>○ Typically the same day we receive your deposit. In some instances, we may receive your direct deposit in advance of the release/settlement date authorized by the sender. In such cases, the direct deposit will be made available no later than the release/settlement date.</li> </ul> </li> <li>• <b>Cash deposit with teller</b> <ul style="list-style-type: none"> <li>○ Same banking day. A <i>“banking day”</i> is every day except <i>Easter Sunday, Thanksgiving Day and Christmas Day.</i></li> </ul> </li> <li>• <b>Check deposit with teller</b> <ul style="list-style-type: none"> <li>○ Usually the next banking day. A <i>“banking day”</i> is every day except <i>Easter Sunday, Thanksgiving Day and Christmas Day.</i> In some situations, after your deposit is made, we may notify you that your funds will not be available for up to seven (7) business days after the business day of your deposit. The first \$200 of that deposit may be made available the next business day after the business day of your deposit depending on the type of hold placed.</li> <li>○ If you are a new customer, within the first thirty (30) days after your account is opened, we may notify you after your deposit is made that your funds will not be available for up to nine (9) business days after the business day of your deposit.</li> </ul> </li> </ul> <p><i>A “business day” is a non-holiday weekday generally ending at 5:00 p.m. local time.</i></p>  |

## WHAT YOU NEED TO KNOW ABOUT TRANSACTION LIMITATIONS

|                                |   |  |
|--------------------------------|---|--|
| <b>Transaction Limitations</b> | Regulation D limits certain types of transactions you can make out of your Savings Account to a maximum combined total of six (6) per month.  |  |
|                                | The types of transactions that are limited to a combined total of six (6) per month include:  | <ul style="list-style-type: none"> <li>• Transfers via Internet Banking (including Bill Pay)</li> <li>• Transfers via the telephone</li> <li>• Pre-authorized transfers out of your account</li> <li>• Automatic transfers to cover an overdraft in another account</li> <li>• Debit card purchases</li> </ul> |
|                                | The types of transactions that <b>are not</b> limited include:  | <ul style="list-style-type: none"> <li>• Transactions done in person</li> <li>• By messenger</li> <li>• By mail</li> <li>• At an ATM</li> <li>• Transfers between accounts to pay loans at the same bank</li> </ul>  |
|                                | If you exceed the transaction limitations more than twice within a twelve (12) month period, your Savings Account will be closed. Any remaining balance will be transferred to a non-interest bearing checking account and will be subject to the terms and conditions of that account. |  |

## WHAT YOU NEED TO KNOW ABOUT OUR RATE INFORMATION

|                         |  |                    |  |
|-------------------------|--|--------------------|--|
| <b>Rate Information</b> | The interest rate and Annual Percentage Yield (APY) on this account are subject to change at any time, without notice. |                    |  |
|                         | Minimum Daily Balance to Receive the APY   | <b>Tiered Rate</b> | See the Personal Banking Rate Sheet for the current APY and interest rate for this account.  |
|                         | Determining the Interest Rate  |                    | Any change to the interest rate for your account is at our discretion.   |
|                         | Frequency of Interest Rate Changes   |                    | We may, at any time, change the basis of payment for interest or the rate of interest.   |
|                         | Compounding and Crediting  |                    | Interest is compounded daily and credited monthly. Interest earned but not credited will be paid upon closeout of the account.   |
|                         | Balance Computational Method   |                    | We use the daily balance method to calculate interest. This method applies a daily periodic rate to the ending balance in your account, including any accrued but unpaid interest, using a 365 day year. |
|                         | When Interest Begins to Accrue   |                    | Interest begins to accrue on the business day you deposit cash or non-cash items (for example, checks).  |

<sup>1</sup> This guide highlights some of the terms of the Savings Account we offer. It is not the governing terms and conditions of the Savings Account. For the governing terms and conditions of the Savings Account, please see the Deposit Agreement and Account Disclosure. For more information about our overdraft fees and options, and other services we offer, please see the *What You Need to Know about Overdrafts and Overdraft Fees* disclosure and the *Banking Services/Fee Schedule*. For more information about our deposit hold policy, please see the Funds Availability Policy. For more information about our APY and interest rate, please see the Personal Banking Rate Sheet.