

A GUIDE TO YOUR ACCOUNT

SAVINGS ACCOUNT

ACCOUNT DETAIL	Basic Savings	Minor Savings ¹	Savings ²	Premier Savings ³	Flex Savings ⁴
Minimum Deposit to Open				\$0	\$1,000
Monthly Maintenance Fee				\$0	\$25
How to Avoid a Monthly Maintenance Fee				Does Not Apply	Maintain a minimum daily balance ⁵ of \$1,000 or more
Pays Interest				Yes	Yes
Number of Free Withdrawals				6 per monthly cycle ⁷	2 per monthly cycle ⁷
Excessive Withdrawal Fee				\$5 each	\$25 each
Account Closure Fee				\$0	\$125 if closed in a rate lock period
OVERDRAFT	This service tells us in advance how to handle transactions that may overdraw your account.				
	Overdraft Service ⁶	The Overdraft Service on these accounts is Return All. This means we will attempt to return or decline transactions that may overdraw your accounts. Fees may be charged by merchants who have items returned to them unpaid.			
ATM Surcharges (If you use an ATM that is not operated by us, the operator of the machine and/or the network used may charge you a fee.)	Cash Withdrawals				Free
	Transfers				Free
	Balance Inquiries				Free
OTHER VALUE ADD ITEMS	ATM Card				Free
	ATM Card Replacement				Free
	Bank Logo Checks				Does Not Apply
	Statements (Paper & Online)				Free
	Online Banking & Alerts				Free
	Mobile Banking				Free
	Stop Payments				Free
	Foreign Check Item Processing				Free
	Photocopy of Checks				Does Not Apply
	Research				Free
	Statement Reconciliation				Free
	Cashier's Checks				Free
Dormant Account				Free	

WIRE TRANSFERS

Incoming	Free
Outgoing Domestic	\$15
Outgoing Foreign (Foreign Funds)	\$25
Outgoing Foreign (US Funds)	\$35

PROCESSING POLICIES

Posting Order

Generally we process transactions received by the end of the business day in the following order: deposits or credits first, then withdrawals or debits. Deposits or credits are transactions that increase the balance in your account. Withdrawals or debits are transactions that decrease the balance in your account. Transactions received after our business day cutoff times will be processed the next business day.

Generally, after we have processed all deposits to your account, we process withdrawals in the following categories and order:

- Electronic payment transactions and items such as purchases for cashier's checks, certificates of deposit or foreign currency;
- Debit card transactions (non ATM transactions);
- ATM withdrawals and checks cashed from your account at one of our branches;
- Transactions created by you through our BillPay system;
- Checks processed and received that day in check number order and;
- Miscellaneous adjustments

Please remember that it is common that when you write a check, that check may be converted to an electronic item by the person, store or bank receiving the item. If it is converted, that item will be presented to us for payment more quickly than if it had been processed as a check.

The posting order of deposits and withdrawals may change from time to time based upon regulatory requirements, technology or industry standards.

We recommend that at all times you maintain an accurate record of balances and transactions that you authorize for deposit or withdrawal from your account so sufficient funds are always available.

Funds Availability

Funds from some deposits may not be available for immediate withdrawal. Please refer to your Deposit Agreement for our Funds Availability Policy.

DISPUTE RESOLUTION

Please review your Deposit Agreement for information regarding Dispute Resolution. If you have any questions, please call or visit a branch location.

INTEREST INFORMATION FOR INTEREST BEARING ACCOUNTS

- Interest begins to accrue on the business day we receive credit for the deposit of non-cash items/collected balances.
- Interest is calculated using the daily balance method. This method applies a daily periodic rate to the principal balance in the account each day.
- Interest is compounded and credited monthly.
- Where noted on the rate sheet, the applicable minimum balance must be maintained each day to obtain the disclosed Annual Percentage Yield (APY).
- Interest rates and Annual Percentage Yields may change daily at our discretion. Current interest rates and APYs are shown on the rate sheet.
- Fees may reduce earnings.
- Interest accrued will be paid, without penalty, at account closing.

ADDITIONAL IMPORTANT INFORMATION

The words "you" and "your" refer to all persons named on the application for an account, on the account agreement/signature card for an account, on any checks or cards for an account, or who sign or use any checks or cards on an account. The words "we" and "us" refer to First National Bank of Omaha, FNBO, and FNBO Direct.

¹ Minor Savings is available to customers less than 18 years old. At age 18, Minor Savings will convert to Basic Savings.

² Requires a Free Checking or Access Debit Account relationship.

³ Requires a Premier Checking relationship.

⁴ Flex Savings allows you to lock the rate and Annual Percentage Yield on this account for 6 months. Renewal notices are not sent out for this product; upon expiration of the rate lock, you must contact FNBO to re-lock your account. If you do not contact FNBO to re-lock your account at that time, the rate will be lowered to the "Base Rate" as published on the Rate Sheet applicable at that time. It will remain at the "Base Rate" until you contact us to request a new rate lock. You can request a rate lock at any time for a new 6-month period at the then applicable "Lock Rate." To receive the locked rate, an FNBO checking account is required. If the checking account is closed during the rate lock period, the Flex Savings rate may be lowered to the then applicable "Base Rate" as published on the Rate Sheet applicable at that time. A penalty may apply for early closure of this account.

⁵ A minimum daily balance of \$1,000 is required in order to avoid the Monthly Maintenance Fee. If your end of business day account balance falls below the daily minimum in any day of the statement cycle, the Monthly Maintenance fee will be assessed at the end of the statement cycle.

⁶ Overdrafts may occur from automatic bill payments (ACH and recurring transactions) and other transactions using your account number.

⁷ Monthly Cycle is the range of dates we use to calculate the number of withdrawals on your account. The date range of your cycle period may cross months and not be aligned with the calendar month.