

# A GUIDE TO YOUR ACCOUNT

## SAVINGS ACCOUNT

ACCOUNT DETAIL	Basic Savings Minor Savings <sup>1</sup> Savings <sup>2</sup> Premier Savings <sup>3</sup>	
	Minimum Deposit to Open	\$0
	Monthly Maintenance Fee	\$0
	How to Avoid a Monthly Maintenance Fee	Does Not Apply
	Pays Interest	Yes
	Number of Free Withdrawals	6 per monthly cycle <sup>5</sup>
	Excessive Withdrawal Fee	\$5 each
	Account Closure Fee	\$0
OVERDRAFT FEES	Overdraft Service	<p>This service tells us in advance how to handle transactions that may overdraw your account.</p> <p>The Overdraft Service on these accounts is Return All. This means we will attempt to return or decline transactions that may overdraw your accounts and we may charge a Return Item Fee. Additional fees may be charged by merchants who have items returned to them unpaid.</p>
	Overdraft Item Fee <sup>4</sup>	<p><b>\$33</b> for each item we pay with a maximum of 4 per day This fee applies when your account is overdrawn by more than \$20 at the end of the business day and the amount of the item exceeds \$20.</p>
	Returned Item Fee <sup>4</sup>	<p><b>\$33</b> for each item we do not pay with a maximum of 4 per day This fee applies when the amount of the item exceeds \$20.</p>
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	\$0
	Transfers	\$0
	Balance Inquiries	\$0
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.

- <sup>1</sup> Minor Savings is available to customers less than 18 years old. At age 18, Minor Savings will convert to Basic Savings.
- <sup>2</sup> Requires a Free Checking or Access Debit Account relationship
- <sup>3</sup> Requires a Premier Checking relationship
- <sup>4</sup> Overdrafts may occur from automatic bill payments (ACH and recurring transactions) and other transactions using your account number. If an item has been previously returned and charged the Return Item Fee, and is later represented for payment and subsequently returned, another Return Item Fee will be charged (subject to the max of 4 per day). FNBO cannot control the number of times an item may be presented to FNBO for payment.
- <sup>5</sup> 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.

