

A GUIDE TO YOUR ACCOUNT

BUSINESS CHECKING

ACCOUNT DETAIL

	Free Business Checking	Premium Business Checking ¹	Analyzed Checking
Interest Bearing	No	Interest option available	Interest option available
Minimum Deposit Needed to Open Account	\$0		
Monthly Maintenance Fee	\$0	\$10	In addition to the fees disclosed here, additional or different fees may apply. Refer to your applicable terms of service or contact your Corporate Service Representative for further information. In the event of a fee conflict, the terms of service/ Treasury Agreement will control.
How to Avoid the Monthly Maintenance Fee	Not Applicable	Maintain an average daily balance of \$5,000 in checking or \$15,000 in all related deposit accounts for the entire statement period. Only the checking account balance will be used if the overall relationship balance is below the average daily balance of \$15,000. The average daily balance is calculated by adding the principal balance in the account for each day of the statement period and dividing that figure by the number of days in the statement period.	
Transaction Fee	No fee for up to 150 cumulative debits/credits/deposited items per month. Each additional debit/credit/deposited item is \$0.25.	No fee for up to 300 cumulative debits/credits/deposited items per month. Each additional debit/credit/deposited item is \$0.25.	

VALUE ADD ITEMS

Business Online Banking	\$0
Business Online BillPay	\$0
Business Online Payments & Invoicing	See Online Banking for available options

OTHER FEES

Check Printing	Depends on style ordered
Collection Items & Overdraft Items Sent in for Collection	\$30 per item
Dormant Account Monthly Fee	\$10 - To be charged every month the account is dormant as provided for in the Deposit Agreement.
Foreign Currency Exchange	Depends upon currency and date of exchange.
Negative Collected Balance Fee ²	2% over Wall Street Prime if you draw on uncollected balances (no charge under \$1.00)
Ⓜ ATM	\$0
Non-Ⓜ ATM ³	\$2 - Balance Inquiry or Transfers (per transaction) \$3 - Cash Withdrawal (per transaction)
If you use an ATM that is not operated by us, you may be charged a fee by the operator of the machine and/or by any network used.	
Photocopy of Check	\$2 (per item)
Research Fee	\$25 (per hour with 1 hour minimum)

OVERDRAFT FEES

Returned Foreign Check Item	\$38 (per item)
Stop Payment Fee	\$33 (per item, per renewal)
Statement Processing (per statement)	\$5 - Copy of Statement \$5 - Hold Statement at Bank \$7 - Duplicate Statement \$10 - Returned Statements
Statement Reconciliation	\$0 - Current Month \$25 - Previous Months (per hour with 1 hour minimum)
Overdraft Item Fee ⁴	\$33 for each item we pay (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. Example: You write someone a check and we pay it even though you didn't have enough money in your account. The item was for more than \$20 and your account became overdrawn by more than \$20 at the end of the business day.
Returned Item Fee ⁴	\$33 for each item we do not pay (maximum of 4 per day) This fee applies when the amount of the item we return exceeds \$20. Example: You write someone a check for more than \$20 and we return it to them unpaid because you didn't have enough money in your account.

WIRE TRANSFERS

	Business Checking Accounts	Business Savings and Money Market Accounts
Domestic Wires ⁵	\$15 - Incoming \$25 - Outgoing \$2.50 - Internal \$25 - Tracers/Wire Research (per hour) \$10 - Recurring Outgoing (set-up fee) \$15 - Recurring Outgoing (per transaction) \$15 - Online Outgoing	\$0 - Incoming \$15 - Outgoing \$0 - Internal \$25 - Tracers/Wire Research (per hour) \$10 - Recurring Outgoing (set-up fee) \$15 - Recurring Outgoing (per transaction)
Foreign Wires ⁵	\$15 - Incoming \$35 - Outgoing foreign wire using US funds \$25 - Outgoing foreign wire using foreign funds \$25 - Tracers/Wire Research (per hour)	\$0 - Incoming \$35 - Outgoing foreign wire using US funds \$25 - Outgoing foreign wire using foreign funds \$25 - Tracers/Wire Research (per hour)

A GUIDE TO YOUR ACCOUNT SPECIALTY ACCOUNTS

Colorado Association of Realtors Housing Opportunity Foundation (CARHOF) Checking (Limited to Colorado branch locations)	No Monthly Maintenance Fee. No minimum deposit to open this account. The purpose of this account is to provide interest-bearing trust accounts for CARHOF's participating real estate brokers. The full amount of the interest earned will be credited in accordance with CARHOF guidelines.
Interest on Lawyer's Trust Account (IOLTA) Checking	No Monthly Maintenance Fee. No minimum deposit to open this account. The purpose of this account is to hold client funds. The full amount of the interest earned will be credited in accordance with State Law based on the branch where your account is maintained.

A GUIDE TO YOUR ACCOUNT BUSINESS SAVINGS

	Business Savings	Business Money Market
Minimum Deposit Needed to Open Account	\$100	\$2,500
Monthly Maintenance Fee	\$0	\$0
Interest-Bearing	Yes	Yes
Number of Free Withdrawals	6 per month	6 per month

Excessive Withdrawal Fee	\$5 each	\$5 each
Account Closure	\$0	\$0
All fees listed on under A Guide to Your Account – Business Checking, apply to Business Savings and Business Money Market accounts including Other Fees, Overdraft Fees, and Wire Transfer Fees.		
When your Deposits are Available	Funds from some deposits may not be available for immediate withdrawal. Please refer to your Deposit Agreement for our Funds Availability Policy.	
<ul style="list-style-type: none"> • 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, 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. Interest rates 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. 		

**DEPOSIT
INFORMATION**

**INTEREST-
BEARING
ACCOUNTS**

**ADDITIONAL
INFORMATION**

The words “you” and “your” refer to all persons named on the authorizing resolutions, 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. Includes Business Preferred Checking and Business Preferred Checking with Interest.
2. There is a ledger balance and a collected balance on accounts. Many times, those balances are the same. However, there are occasions when the collected balance will be negative. A negative collected balance usually occurs one of two ways: (1) either the account is actually overdrawn; or (2) there have been check deposits where there is a float assigned based on the type of checks deposited and those funds are used before the checks are collected. When the collected balance is negative, we charge a fee of 2% over Wall Street prime for each day the collected balance is negative.
3. An ATM is considered a Non-First National Bank of Omaha ATM if it is not branded with the  ATM logo. Contact a Personal Banker for a complete listing of the  ATM logo ATMs. If we own the Non-First National Bank of Omaha ATM: (1) we will not charge you a Non-First National Bank of Omaha ATM Fee for using it (2) if a surcharge applies, it will be disclosed at the ATM (currently such “owned Non-First National Bank of Omaha ATM surcharges” do not exceed \$10.00). In some cases, you may be entitled to a waiver or reimbursement of these fees under the terms of your deposit account. “Free withdrawals from Non-First National Bank of Omaha ATMs,” mean that Non-First National Bank of Omaha ATM cash withdrawal fees do not apply (“owned Non-First National Bank of Omaha ATM surcharges” still apply, but may be reimbursed to the extent that your account terms cover Non-First National Bank of Omaha ATM surcharge reimbursements). If you use an ATM that is not operated by us, you may be charged a fee by the operator of the machine and/or by any network used (and you may be charged a fee for a balance inquiry even if you do not complete a transaction).
4. An Overdraft Item Fee or Returned Item Fee may be created by checks, in person withdrawals, ATM withdrawals, or other electronic means, as applicable. 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 presented to FNBO for payment.
5. Third parties or other banks may impose additional charges in addition to those set forth herein.