

## 2026 DEPOSIT PRODUCTS AND FEES

### First National Bank

This disclosure contains information about terms, service charges, and rate information for the accounts we offer (fees could reduce earnings on your account). By reviewing this disclosure sheet, you can determine which First National Bank account applies to you.

#### SMART START CHECKING

Students 13-22 years old growing their banking knowledge & wealth. No Minimum balance to maintain and no monthly service charge.

**Limitations:** You must deposit \$50.00 to open this account.

#### 1ST CLASS CLUB

Simple & easy, no minimum balance every day checking for all customers.

**Limitations:** You must deposit \$100.00 to open this account.

#### LIFESTYLE CHECKING

This account offers more than an impressive interest rate tier, you'll also enjoy the many advantages and benefits provided with our Lifestyle Checking. We value your relationship- there's no monthly service charge when you maintain a total minimum daily relationship balance of \$25,000! This \$25,000 relationship includes existing Checking, Saving, CD account balances as well as loan balances with First National Bank. Contact your Financial Services Representative and see if you qualify today.

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$100.00 to open this account.

**Account Fees:** \$15.00 per month: (fee charged monthly when relationship below \$25,000.00) This service charge will be waived by maintaining a minimum of \$25,000.00 total deposit and loan relationships including checking, savings, money market, certificate of deposit, consumer, residential, agricultural or commercial loans held in the account-holder's personal name.

#### SIMPLE INTEREST

Earn a competitive rate of interest. Unlimited check writing privileges, monthly interest and tiered rates to reward you for keeping higher balances. There is no monthly service charge when you maintain a minimum balance.

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,500.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$100.00 to open this account.

**Account Fees:** \$8.00 service charge if the minimum balance falls below \$1,500.00 at any time during the monthly statement cycle.

#### VIP CHECKING

Our VIP Checking account is designed for our 55+ customers. This is an interest-bearing checking account with unlimited check writing privileges, monthly interest and check images provided with your monthly statement. Take advantage of a variety of benefits including VIP Club checks, no fee/discounted financial services and group travel opportunities.

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,500.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$100.00 to open this account.

**Account Fees:** \$8.00 service charge if the minimum balance falls below \$1,500.00 at any time during the monthly statement cycle. This service charge will be waived by maintaining a \$10,000.00 total deposit relationship including checking, savings, money market and certificate of deposit.

## HSA CHECKING

If you have an eligible High Deductible Health Plan (HDHP), a Health Savings Account allows you to save money for qualified medical expenses. With our HSA Checking account, you can conveniently pay for medical expenses while earning interest on your balance. Check cards offer easy access to your money and check writing is unlimited. Monthly statements provided with automatic safekeeping of check images.

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$100.00 to open this account.

**Account Fees:** \$3.00 service charge if the minimum balance falls below \$1,000.00 at any time during the monthly statement cycle. This service charge will be waived by maintaining a \$1,000.00 total deposit relationship including checking, savings, money market and certificate of deposit.

## SAVINGS

Our Statement Savings account is perfect for anyone just getting started with their savings plan. It's easy to transfer money to and from your First National Bank checking account. The low minimum balance requirement allows you to start out small and grow your savings at your own pace. Interest is paid quarterly with quarterly statements provided. Monthly statements are available in combination with a checking account.

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$100.00 to open this account.

**Account Fees:** \$8.00 service charge if the minimum balance falls below \$100.00 at any time during each monthly cycle. No minimum balance is required for minors until their 21st birthday. The first six withdrawals each monthly cycle are free, additional withdrawals \$3.00 service charge/each.

## MINOR SAVINGS

The low minimum balance requirement allows you to start out small and grow your savings at your own pace. Interest is paid quarterly with quarterly statements provided. Monthly statements are available in combination with a checking account. No minimum balance is required for minors until their 21st Birthday.

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$50.00 to open this account.

**Account Fees:** \$8.00 service charge if the minimum balance falls below \$100.00 at any time during each monthly cycle. No minimum balance is required for minors until their 21st birthday. The first six withdrawals each monthly cycle are free, additional withdrawals \$3.00 service charge/each.

## MINOR SAVINGS (UTMA)

The low minimum balance requirement allows you to start out small and grow your savings at your own pace. Interest is paid quarterly with quarterly statements provided. Monthly statements are available in combination with a checking account. No minimum balance is required for minors until their 21st Birthday.

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$50.00 to open this account.

**Account Fees:** \$8.00 service charge if the minimum balance falls below \$100.00 at any time during each monthly cycle. No minimum balance is required for minors until their 21st birthday. The first six withdrawals each monthly cycle are free, additional withdrawals \$3.00 service charge/each.

## IRA SAVINGS

Planning for your financial future just got easier. First National Bank knows that you work hard and are looking forward to a comfortable, financially secure retirement. That's why we offer several varieties of IRA's to meet your individual needs.

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$100.00 to open this account.

\*\*\*\*IRAs are also offered in 12-,24-,36-, 48-, and 60-Month Certificates of Deposit.

#### COVERDELL EDUCATION SAVINGS ACCOUNT

A Coverdell ESA is a trust or custodial account created for the purpose of paying the qualified education expenses of the designated beneficiary of the account. When the account is established, the designated beneficiary must be under age 18 or a special needs beneficiary.

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$100.00 to open this account.

#### FNB PREMIER I MONEY MARKET

This high-rate savings account compounds and pays interest monthly.

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

**Limitations:** You must deposit \$10,000.00 to open this account. You may not deposit more than \$750,000.00 to this account.

**Account Fees:** \$10.00 service charge if the minimum balance falls below \$1,000.00 at any time during the monthly statement cycle. The first six withdrawals per statement cycle are free, additional withdrawals \$3.00 service charge/each.

#### FNB PREMIER II MONEY MARKET

Enjoy the features of an interest-bearing savings account and check writing privileges with our FNB Premier II Money Market Account. The more you save the more you earn, because the rates are tiered to reward higher balances.

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$2,500.00 to open this account. You may not deposit more than \$3,000,000.00 to this account.

**Account Fees:** Service charge fee of \$19.00 and .45 cents per debit if the minimum balance falls below \$1,000.00 at any time during the monthly statement cycle. The first six withdrawals per statement cycle are free, additional withdrawals \$3.00 service charge/each.

#### 60 MONTH CERTIFICATE OF DEPOSIT

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 60 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded semi-annually and will be credited semi-annually. We will deposit the interest to your Certificate or to an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 60 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 12 months interest plus 2% of the principal balance. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

### 48 MONTH CERTIFICATE OF DEPOSIT

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 48 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded semi-annually and will be credited semi-annually. We will deposit the interest to your Certificate or to an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 48 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 12 months interest plus 2% of the principal balance. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

### 36 MONTH CERTIFICATE OF DEPOSIT

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 36 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded semi-annually and will be credited semi-annually. We will deposit the interest to your Certificate or to an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 36 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 12 months interest plus 2% of the principal balance. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

### 30 MONTH CERTIFICATE OF DEPOSIT

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 30 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded semi-annually and will be credited semi-annually. We will deposit the interest to your Certificate or to an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 30 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 12 months interest plus 2% of principal balance. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

### 24 MONTH CERTIFICATE OF DEPOSIT

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 24 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded semi-annually and will be credited semi-annually. We will deposit the interest to your Certificate or to an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 24 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 12 months interest plus 2% of the principal balance. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

### 18 MONTH CERTIFICATE OF DEPOSIT

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for

18 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded semi-annually and will be credited semi-annually. We will deposit the interest to your Certificate or to an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 18 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 12 months interest plus 2% of principal balance. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

### 12 MONTH CERTIFICATE OF DEPOSIT

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 12 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded semi-annually and will be credited semi-annually. We will deposit the interest to your Certificate or to an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 12 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 12 months interest plus 2% of the principal balance. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

### 182 DAY CERTIFICATE OF DEPOSIT

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 182 days. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded semi-annually and will be credited at maturity. We will deposit the interest to your Certificate or to an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 182 days. If you withdraw any of the principal before the maturity date, we may impose a penalty of 182 days interest plus 2% of principal balance. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

### 91 DAY CERTIFICATE OF DEPOSIT

**Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 91 days. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited at maturity. We will deposit the interest to your Certificate or to an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

**Time Account Information:** Your account will mature in 91 days. If you withdraw any of the principal before the maturity date, we may impose a penalty of 91 days interest plus 2% of the principal balance. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.





## CREDIT PRODUCTS 2026

### AGRICULTURAL CREDIT PRODUCTS:

- Annual, Term and Operating Expense Loans
- Machinery and Equipment Loans
- Livestock Loans
- 4-H Livestock Loans
- Ag Real Estate Loans
- Agribusiness Equipment and Building Leasing

Offered Direct and/or with FSA Guaranteed Program or Rural Finance Authority  
Other credit programs thru: BMP, Agri-Access & Farmer Mac

### BUSINESS CREDIT PRODUCTS:

- Annual and Term Working Capital Loans
- Machinery and Equipment Loans
- Commercial Real Estate Loans
- Commercial Equipment and Building Leasing
- Letters of Credit
- Business Credit Cards

Offered Direct and/or with SBA/USDA Guaranteed Programs

### COMMUNITY DEVELOPMENT LOANS:

- Economic Development Authority (EDA) – in conjunction with local committee's EDA director, utilizing local program and/or government guaranteed programs

### CONSUMER CREDIT:

- Minnesota Housing Finance Agency Loans (Home Improvement / Energy Loans)
- Mobile Home Loans
- Auto Loans (new and used vehicles)
- Recreational Vehicle Loans
- Personal Loans
- Overdraft Line: revolving line of credit (tied to checking account)
- Credit Cards
- Real Estate Mortgages (Construction, Purchase, Re-Finance)
  - Conventional First Mortgage, fixed or adjustable
  - Conventional Second Mortgage, fixed or adjustable
  - Secondary Market First Mortgage, fixed or adjustable
  - Home Equity Loans