

DEPOSIT PRODUCTS AND FEES

First National Bank

February 7, 2024

This disclosure contains information about terms, service charges, and interest rates 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.

First National Bank no longer offers interest checks to be mailed; however, for our certificate of deposit accounts you can still elect to have interest transferred to any account you designate or added to the principal balance of the certificate. Ask one of our Financial Service Representatives for additional information.

NOTE: All charges are per item, per presentment, unless otherwise specified. Please be aware that an item may be presented and returned multiple times and that we do not monitor or control the number of times an item is presented for payment.

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 CHECKING

Simple & easy no minimum balance everyday checking for all customers.

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

LIFESTYLE CHECKING

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 \$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 \$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 CHECKING

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 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 \$1,500.00 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 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 \$1,500.00 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 available in combination with a checking account. No minimum balance is required for minors until their 19th 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 \$100.00 to open this account. For minors the opening deposit requirement is \$25.00.

Account Fees: \$3.00 service charge if the minimum balance falls below \$50.00 at any time during each monthly cycle. No minimum balance is required for minors until their 19th birthday. The first six withdrawals each monthly cycle are free, additional withdrawals \$1.00 service charge/each.

IRA SAVINGS

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 MONEY MARKET

Enjoy the features of an interest bearing savings account and limited check writing privileges with our FNB 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 \$1,000.00 to open 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.

PREMIER MONEY MARKET

Our Premier Money Market account is an easy choice for serious savings. Limited check writing privileges, monthly statements and tiered rates to reward you for 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.

Limitations: You must deposit \$25,000.00 to open this account.

Account Fees: The first six withdrawals per statement cycle are free, additional withdrawals \$3.00 service charge/each.

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.

HIGH YIELD MONEY MARKET

Take advantage of market competitive rates with our High Yield Money Market account.

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 \$10,000.00 to open this account.

Account Fees: 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 mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal 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 mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal 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 mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal 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 mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal 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 mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal 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 mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal 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 mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal 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 mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal 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 mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal 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.

60 MONTH EXCEL-A-RATE 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 mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal 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 \$2,500.00 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 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. During this certificate of deposit, you have the option of changing the rate twice during the original term of this certificate. If the rate change option is exercised, First National Bank will change the interest rate on the certificate to the current rate offered at the time for certificates of the same original maturity, for the remaining term of the certificate. To exercise the interest rate change option, the EXCEL-A-RATE certificate must be presented to First National Bank in person, or by mail. If presented by mail, complete written and signed instructions must accompany the certificate. The rate will be changed on the day the certificate is received. The certificate matures at the end of the term stated on the certificate at which time the interest rate change option also expires. If you do not withdrawal the funds, each renewal term will be for an identical period of time as the original term, at a fixed rate.

48 MONTH EXCEL-A-RATE 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 mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal 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 \$2,500.00 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 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. During this certificate of deposit, you have the option of changing the rate twice during the original term of this certificate. If the rate change option is exercised, First National Bank will change the interest rate on the certificate to the current rate offered at the time for certificates of the same original maturity, for the remaining term of the certificate. To exercise the interest rate change option, the EXCEL-A-RATE certificate must be presented to First National Bank in person, or by mail. If presented by mail, complete written and signed instructions must accompany the certificate. The rate will be changed on the day the certificate is received. The certificate matures at the end of the term stated on the certificate at which time the interest rate change option also expires. If you do not withdrawal the funds, each renewal term will be for an identical period of time as the original term, at a fixed rate.

36 MONTH EXCEL-A-RATE 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 mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal 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 \$2,500.00 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 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. During this certificate of deposit, you have the option of changing the rate twice during the original term of this certificate. If the rate change option is exercised, First National Bank will change the interest rate on the certificate to the current rate offered at the time for certificates of the same original maturity, for the remaining term of the certificate. To exercise the interest rate change option, the EXCEL-A-RATE certificate must be presented to First National Bank in person, or by mail. If presented by mail, complete written and signed instructions must accompany the certificate. The rate will be changed on the day the certificate is received. The certificate matures at the end of the term stated on the certificate at which time the interest rate change option also expires. If you do not withdrawal the funds, each renewal term will be for an identical period of time as the original term, at a fixed rate.

24 MONTH EXCEL-A-RATE 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 mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal 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 \$2,500.00 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 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. During this certificate of deposit, you have the option of changing the rate once during the original term of this certificate. If the rate change option is exercised, First National Bank will change the interest rate on the certificate to the current rate offered at the time for certificates of the same original maturity, for the remaining term of the certificate. To exercise the interest rate change option, the EXCEL-A-RATE certificate must be presented to First National Bank in person, or by mail. If presented by mail, complete written and signed instructions must accompany the certificate. The rate will be changed on the day the certificate is received. The certificate matures at the end of the term stated on the certificate at which time the interest rate change option also expires. If you do not withdrawal the funds, each renewal term will be for an identical period of time as the original term, at a fixed rate.

OTHER ACCOUNT FEES

The following fee applies to SMART START CHECKING; 1ST CLASS CLUB CHECKING; LIFESTYLE CHECKING; SIMPLE INTEREST CHECKING; HSA CHECKING; SAVINGS; FNB MONEY MARKET; PREMIER MONEY MARKET; FNB PREMIER I MONEY MARKET ; FNB PREMIER II MONEY MARKET; and HIGH YIELD MONEY MARKET Accounts:

Stop Payment Fee (Initial and renewal after 6 months): \$30.00/Item

The following fee applies to SMART START CHECKING; 1ST CLASS CLUB CHECKING; LIFESTYLE CHECKING; SIMPLE INTEREST CHECKING; VIP CHECKING; HSA CHECKING; FNB MONEY MARKET; PREMIER MONEY MARKET; FNB PREMIER I MONEY MARKET ; FNB PREMIER II MONEY MARKET; and HIGH YIELD MONEY MARKET Accounts:

Check Printing Fees: Prices may vary

The following fees apply to SMART START CHECKING; 1ST CLASS CLUB CHECKING; LIFESTYLE CHECKING; SIMPLE INTEREST CHECKING; VIP CHECKING; HSA CHECKING; SAVINGS; FNB MONEY MARKET; PREMIER MONEY MARKET; FNB PREMIER I MONEY MARKET ; FNB PREMIER II MONEY MARKET; and HIGH YIELD MONEY MARKET Accounts:

Dormant Fee (per month): \$15.00
 Account Force Re-Open Fee: \$10.00
 Account Closing Fee (if Bank or Customer closes within 90 days of account opening): \$25.00

The following fees apply to SMART START CHECKING; 1ST CLASS CLUB CHECKING; LIFESTYLE CHECKING; SIMPLE INTEREST CHECKING; VIP CHECKING; SAVINGS; FNB MONEY MARKET; PREMIER MONEY MARKET; FNB PREMIER I MONEY MARKET ; FNB PREMIER II MONEY MARKET; and HIGH YIELD MONEY MARKET Accounts:

NSF Return Fee NSF Return Fee applies to returned items created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Please be aware that a NSF Return Fee may be charged each time an item is presented and returned, regardless of the number of times the item is presented and returned, or if the item is later covered by the Bank, in its discretion, as an overdraft. This means that multiple NSF Return Fees, as well as an Overdraft Item Fee, could be incurred for the same item if it is presented and returned multiple times for payment. We limit the number of Overdraft Item and NSF Return Fees you will be charged to a maximum of Six (6) total Overdraft Item and NSF Return Fees per day (\$192.00 total per day). See the Overdraft Courtesy Services Customer Policy for more information: \$32.00 per item, per presentment
 ATM/Debit Card International use fee: 1.1% of transaction amount when ATM/Debit Card is used outside the United States. This is a variable rate and may change at any time

ATM Tran Fee (transactions at ATM's not in FNB surcharge free network): \$1.50

Overdraft Item Fee Overdraft Item Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means; provided however, that for consumer accounts we will only charge an Overdraft Item Fee for overdrafts caused by ATM withdrawals or one-time debit card transactions if Opted-in to that service. We limit the number of Overdraft Item and NSF Return Fees you will be charged to a maximum of Six (6) total Overdraft Item and NSF Return Fees per day (\$192.00 total per day). See the Overdraft Courtesy Services Customer Policy for more information: \$32.00 per item, per presentment

The following fee applies to SMART START CHECKING; 1ST CLASS CLUB CHECKING; SIMPLE INTEREST CHECKING; and HSA CHECKING Accounts:

Paper Statement Fee (per month): \$5.00



CREDIT PRODUCTS 2024

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 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 Leasing
- Letters of Credit

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)
- Dealer Contracts (automobiles)
- Recreational Vehicle Loans
- Personal Loans
- Overdraft Line: revolving line of credit (tied to checking account)

- 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