

SECOND CHANCE CHECKING



1st National Bank is proud to help you *Bank Your Best*[™] even when other banks may say no or you show up in chexsystems and have been turned down for a checking account in the past. Our second chance checking account helps you get back on track with built in safe guards to build your financial future.

SECOND CHANCE CHECKING ACCOUNT BENEFIT SUMMARY

LOW MONTHLY MAINTENANCE FEE	A checking account is an essential financial tool that can also be expensive. This is why we offer a low monthly maintenance fee to help you save your money and use it how you want to.
LOW MINIMUM BALANCE	Our low minimum balance gives you more freedom and less worry. Open an account with as little as \$5 and experience how we can help you <i>Bank your best.</i> [™]
ONLINE & APP BANKING	Our Online Banking and Mobile App make it easy for you to bank on the go. Our features allow you to check account balances, transfer funds, and even pay your bills online.
FREE CHECK/ATM CARD	With your Second Chance Checking Account, you will receive a Debit or ATM card. Your debit card can be used to purchase in-store or online and withdrawal funds from you account, or use your ATM card to withdraw funds from you Checking Account at your closest ATM.**
FREE CREDIT REPORTS	Monitoring your credit is a big part of creating a successful financial future. At 1st National Bank, we provide you with Credit Reports for FREE! Checking these Credit Reports will not negatively affect your credit and give you a clearer picture of your financial picture.
CREDIT BUILDER LOAN OPTIONS	Bad Credit? How about no credit at all? Ask about our Credit Builder Loan Options help you build credit through multiple credit bureaus without the need to open a credit card. Just another way we help you <i>Bank your best.</i> [™]

*Account Notes: The descriptions herein are summaries only. Please refer to the account disclosures for complete details.

** Contact your local branch to see if you qualify for a Check Card. Please refer to account disclosures for complete details.



FOR MORE INFORMATION VISIT

BANKWITH1ST.COM

Member
FDIC