

# 1st CHECKING ACCOUNT



The 1<sup>st</sup> Checking Account is a checking account that pays interest. Advantages to this account include the ability to receive paper statements, interest on your balance, low minimum balance. You will also receive a free debit/check card, free access to our online and mobile banking, and unlimited withdrawals from your account. See the table below for descriptions of our benefits.

## 1<sup>ST</sup> CHECKING ACCOUNT BENEFIT SUMMARY

<b>STATEMENTS</b>	A 1st Checking Account gives you the option to receive your monthly statements in two different ways. You may receive paper statements mailed to your address, or you may receive e-statements to your email.
<b>PAYS INTEREST</b>	It pays to be interested in our 1 <sup>st</sup> Checking Account. By maintaining a balance of \$1,000.00 or more, you receive interest based off of your account balance.
<b>LOW MINIMUM BALANCE</b>	With our 1 <sup>st</sup> Checking Account,, if you keep a minimum balance of \$500.00 we will waive the \$5.00 monthly maintenance fee.
<b>FREE DEBIT CARD</b>	The 1 <sup>st</sup> Checking Account provides you with a FREE 1 <sup>st</sup> National Bank ATM or Check Card (Debit Card). You can use your card to make purchases in-store or online making it easier to use your money how you want.
<b>ONLINE &amp; APP BANKING</b>	Our Online Banking and Mobile Banking 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! The app is available in Apple and Google Play app stores.
<b>UNLIMITED WITHDRAWALS</b>	Unlimited withdrawals means that you have the freedom to withdraw money anytime without being nickel and dimed by your bank. Just another way we help you Bank your best.™

\*Account Notes: The descriptions herein are summaries only. Please refer to the account disclosures for complete details. Monthly maintenance fee is waived when account balance is kept over \$500.00. A monthly paper statement fee of 5.00 is charged for accounts not enrolled in e--statements.



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