

New Product Guide



www.fnbc.us

(870) 994-2311 • (888) 435-BANK (2265)



Find the FNBC account that's right for you.

FNBC is proud to offer a variety of accounts for our customers. No matter what your stage is in life, what your balance may be or what features you prefer, we have an account that fits. Use this guide to compare the accounts we offer, or ask an FNBC community banker for assistance in selecting the right option for you.



Slate Checking



Cobalt Checking



Sapphire Checking



FNBC Money Market

Focused on community.

We've always been focused on community. That means providing the people, products and services that our customers need. We're proud to be your bank and a part of your community.

Marty Sellars
President



Slate Checking

Slate Checking offers all of the conveniences you would expect from a checking account offered at your local community bank with the technology offered at larger banks. It's the perfect account for individuals who only need the basics from a checking account. Customers who choose Slate Checking have access to an instant issue debit card, all the convenience of Mobile and Online Banking and electronic statement delivery. By visiting with an FNBC Consumer Relationship Manager, we can help you decide if Slate Checking is the best choice for you.

FEATURES AND REQUIREMENTS

- \$100 minimum opening balance
- Online Banking Statements³
- No minimum balance
- Non-interest bearing
- Other features available:

Instant Issue Debit Card • Online & Mobile Banking with Mobile Deposit • Call First 24-Hour Banking • Text Banking • Bill Pay⁴ • Popmoney via Bill Pay⁴



Cobalt Checking

Cobalt Checking is much more than just a checking account. Cobalt Checking allows you to add an extra layer of security for yourself and your family with IDProtect¹. This product gives you access to 3-in-1 credit bureaus and credit monitoring, and allows you to monitor your credit cards and Social Security number for no additional fees. Users can sign up to receive text or email alerts promptly if fraud is detected. Should this occur, you are covered by up to \$10,000² in insurance and receive a dedicated case manager to walk you through your claim, making fighting fraud as painless as possible. With the added protection of IDProtect¹, Cobalt Checking is FNBC Bank's best checking value. Ask an FNBC Consumer Relationship Manager if Cobalt Checking is right for you.

FEATURES AND REQUIREMENTS

- \$100 minimum opening balance
- \$6 per month fee
- Ways to buy down fees:

\$3 waived for Online Banking Statements

\$3 waived for using debit card for 15 point-of-sale purchases per statement cycle

\$3 waived for those 55+

All fees waived with minimum daily balance of \$5,000 or greater

- IDProtect¹
- Non-interest bearing
- Other features available:

Instant Issue Debit Card • Online & Mobile Banking with Mobile Deposit • Call First 24-Hour Banking • Text Banking • Bill Pay⁴ • Popmoney via Bill Pay⁴



Sapphire Checking

Sapphire Checking is the perfect solution for customers who prefer to earn interest on their money. Customers who have Sapphire Checking not only have easy access to their money, but also can enjoy the perks of Mobile and Online Banking, along with many other great services at FNBC Bank. If these features are of interest to you, Sapphire Checking may be your perfect fit. An FNBC Consumer Relationship Manager will be happy to chat with you to determine if Sapphire Checking is the account for you.

FEATURES AND REQUIREMENTS

- ◆ \$100 minimum opening balance
- ◆ \$8 per month fee - waived if minimum daily balance is met
- ◆ \$5,000 minimum daily balance
- ◆ Tiered interest⁵
- ◆ Online Banking Statements³
- ◆ Other features available:
Instant Issue Debit Card • Online & Mobile Banking with Mobile Deposit • Call First 24-Hour Banking • Text Banking • Bill Pay⁴ • Popmoney via Bill Pay⁴



FNBC Money Market

The FNBC Money Market account allows you to earn higher interest while having easier access to your money. It allows customers the ability to park their money while they assess their financial options and is a great way to invest money for the future, all while generating tiered interest⁵. To learn more about the FNBC Money Market account, speak with an FNBC Consumer Relationship Manager today.

FEATURES AND REQUIREMENTS

- ◆ \$100 minimum opening balance
- ◆ \$10 per month fee - waived if minimum daily balance is met
- ◆ \$1,000 minimum daily balance
- ◆ Tiered interest⁵
- ◆ Unlimited deposits
- ◆ Limited to six withdrawals per statement cycle, per regulation⁶
- ◆ Online Banking Statements³
- ◆ Other features available:
Instant Issue Debit Card • Online & Mobile Banking with Mobile Deposit • Call First 24-Hour Banking • Text Banking • Bill Pay⁴ • Popmoney via Bill Pay⁴

New Products

Feature	 Slate	 Cobalt	 Sapphire	 FNBC Money Market
Minimum Opening Balance	\$100	\$100	\$100	\$100
Monthly Service Fee	\$0	\$6 <ul style="list-style-type: none"> ◆ \$3 waived for online banking statements ◆ \$3 waived for using debit card for 15 point-of-sale purchases per statement cycle ◆ \$3 waived for those 55+ ◆ All fees waived with minimum daily balance of \$5,000 	\$8 <ul style="list-style-type: none"> ◆ Waived if minimum daily balance of \$5,000 is met 	\$10 <ul style="list-style-type: none"> ◆ Waived if minimum daily balance of \$1,000 is met
Interest Bearing			✓	✓
Online Banking Statements ³	✓	✓	✓	✓
Online Banking & Mobile Banking with Mobile Deposit	✓	✓	✓	✓
IDProtect ¹		✓		
Instant Issue Debit Card	✓	✓	✓	✓
Call First 24-Hour Banking	✓	✓	✓	✓
Text Banking	✓	✓	✓	✓
Bill Pay ⁴	✓	✓	✓	✓
PopMoney via Bill Pay ⁴	✓	✓	✓	✓

How can we help?

FNBC knows it's our customers that make the difference. Your ideas and insights are crucial to our success, so please keep them coming. Contact us here or stop by the branch near you.

marketing@fnbc.us

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¹ IDProtect service is a personal identity theft protection service available to Cobalt Checking account owner(s) and their family. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) who are residents of the same household. IDProtect benefits are available to joint account holders (unless otherwise noted). Benefits are not available to a "signer" or "beneficiary" of the account who is not an account owner. Service is not available to businesses and their employees, clubs and/or church and their members, schools and their employees/students.

² Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available for all jurisdictions.

The following monthly fees may be assessed against all accounts:

- ³ Customers who require a paper statement will be charged a \$3.00 monthly fee unless a \$5,000 minimum daily balance is met on Slate, Cobalt and Sapphire accounts. Customers who require a paper statement will be charged a \$3.00 monthly fee unless a \$1,000 minimum daily balance is met on FNBC Money Market accounts.
- ⁴ If enrolled in Bill Pay, each user may have a \$5.00 inactivity fee imposed each statement cycle unless used once within the cycle.

Additional disclosures:

- ⁵ Interest rates are subject to change. Please call 870-994-2311 for more current rates.

The following also pertains to the FNBC Money Market account:

- ⁶ Limited to six withdrawals or transfers per statement cycle per Federal regulation. More than six withdrawals in two statement cycles in a 12-month time frame will result in the account being converted into a checking account.

Fee Schedule:

Dormant account: Dormant Fee	\$5.00 per month
Return check charge	\$25.00 per item
Overdraft charge:	\$25.00 per item
Created by check, in person withdrawal, ATM withdrawal or other electronic means	
ACH return charge:	\$25.00 per item
Stop payment/Stop payment renewal:	\$25.00 per request
ACH payment (PopMoney):	\$0.35 per transaction
Temporary checks:	\$0.25 per check
Collections outgoing:	\$15.00
Closing fee (new account closed in first 90 days):	\$10.00
Missing/incorrect taxpayer ID:	\$5.00 per month
Incomplete account agreement:	\$5.00 per month
Return mail processing:	\$5.00
Account deposit verification:	\$5.00
Return deposit items requiring collection:	\$20.00
Nonconforming reject check:	\$2.50
Return deposit verification:	\$5.00
Paper statement fee:	\$3.00 per statement
Check copy:	\$1.00 per check
Phone transfer charge:	\$1.00 per transfer
Rush order a debit card:	\$30.00
Reorder debit card:	\$7.50
Reorder ATM card:	\$2.50
Account status print out:	\$1.00
Overdraft protection transfer:	\$5.00 per day
Excess savings withdrawal:	\$2.00 per withdrawal
Signature card revision:	\$5.00
ATM transaction fee (Non-Shazam network ATM):	\$2.00 per transaction
Account research/assistance fee:	\$15.00 per hour
Bill Pay Inactivity Fee	\$5.00 per user per month

