

The words "you" and "your" refer to all persons named on the application for an account, on the account agreement/signature card for an account, on any checks or cards for an account, or who sign or use any checks or cards on an account. The words "we" and "us" refer to First National Bank of Omaha and our divisions that operate under the names First National Bank of Omaha, First National Bank, First National Bank of Colorado, First National Bank Iowa, First National Bank of Kansas, First National Bank Southwest and Castle Bank.

**DISCLOSURE OF ACCOUNT TERMS FOR PERSONAL CHECKING ACCOUNTS**

The following terms apply to all interest-bearing Checking Accounts:

- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). In other words, interest is paid on collected balances.
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal balance in the account each day.
- Interest for your account will be compounded and credited monthly.
- You must maintain the applicable minimum balance as disclosed on the Rate Sheet in the account each day to obtain the disclosed Annual Percentage Yield.
- Your interest rate and Annual Percentage Yield may change. At our discretion, we may change the interest rate on your account daily. Current interest rates and Annual Percentage Yields are shown on the Rate Sheet which we have provided to you.
- Fees may reduce earnings.
- Upon closing of an account, all interest accrued will be paid on the account without penalty.

**FEE SCHEDULE**

**INTEREST-BEARING CHECKING ACCOUNTS**

Minimum deposit amounts required to open these accounts are shown on the Rate Sheet.

**Customer First Premier Checking**

- o Minimum average daily balance\* in all related accounts during the statement cycle (to avoid the Monthly Maintenance Fee): \$15,000.00
- o Monthly Maintenance Fee if average daily balance\* of all related deposit accounts drops below minimum during the statement cycle: \$15.00
- o Safe Deposit Box discount (per year): \$25.00
- o You may make free withdrawals from foreign ATMs\*\*.
- o No Stop Payment Fee.

**Customer First Complete Checking**

- o Minimum average daily balance\* in all related accounts during the statement cycle (to avoid the Monthly Maintenance Fee): \$1,000.00
- o Monthly Maintenance Fee if average daily balance\* of all related deposit accounts drops below minimum during the statement cycle: \$10.00
- o You may make two (2) free withdrawals from foreign ATMs\*\* each statement period. Each subsequent withdrawal: \$3.00

**Customer First Classic Checking (50 years of age and over)**

- o No Monthly Maintenance Fee.
- o Safe Deposit Box discount (per year): \$25.00

**First At Work Checking**

- o No Monthly Maintenance Fee if direct deposit from a "First At Work" employer is made at least once a month. If no direct deposit is made: \$10.00
- o You may make two (2) free withdrawals from foreign ATMs\*\* each statement period. Each subsequent withdrawal: \$3.00
- o Safe Deposit Box discount (per year): \$25.00

**Employee Checking**

- o No Monthly Maintenance Fee. If no longer employed by us, your current checking account (which was established based on employment) will be converted to the Customer First Regular Checking account. Limit two (2) Employee Checking accounts per employee.
- o You may make two (2) free withdrawals from foreign ATMs\*\* each statement period. Each subsequent withdrawal: \$3.00
- o Safe Deposit Box discount (per year): \$50.00

**NON-INTEREST BEARING CHECKING ACCOUNTS**

**Customer First Regular Checking**

- o No Monthly Maintenance Fee. A minimum deposit of \$100 is required to open this account.
- o Monthly charge for return of images of checks in statement: \$2.00

**Customer First Student Checking (23 years of age and under)**

- o No Monthly Maintenance Fee. A minimum deposit of \$100 is required to open this account.
- o Monthly charge for return of images of checks in statement: \$2.00
- o You may make free withdrawals from foreign ATMs\*\*.
- o At age 24, your current checking account will be converted to the Customer First Regular Checking account.

**Access Checking**



- o No Monthly Maintenance Fee. The purpose of this account is to access a Line of Credit. Deposits are not to be made to the Access Checking account. No minimum deposit is required to open this account.

OTHER FEES FOR PERSONAL CHECKING ACCOUNTS

The following fees apply to your account:

24 Hour Bank (ATM) Card related to Checking Account (per cycle)	\$1.00
Account Closure (within 12 months of open date)	\$50.00
Certified Check	\$10.00
Check Printing	Depends on the style of checks ordered
Collection Items and Overdraft Items sent in for collection	\$30.00
Continuous Overdraft Fee:	
o Fee charged on sixth day (if account is negative after 5 consecutive days)	\$15.00
o Daily fee charged thereafter (until account has a positive balance)	\$3.00
Deposited Item Return (per item)	\$8.00
Dormant Accounts:	
o New Dormant Account (initial fee)	\$25.00
o Monthly/Quarterly Statement Fee	\$10.00/\$30.00
Foreign ATM**:	
o Balance Inquiry or Transfers	\$2.00
o Cash Withdrawal (per transaction)	\$3.00
Foreign Check Item Processing	\$7.50
Foreign Collection Item	\$25.00
Foreign Currency Exchange***	Depends upon currency and date of exchange
Garnishment, levy, writ, subpoena and other information request including, but not limited to, information request from law enforcement and/or government agency (if applicable):	\$100.00
International Service Fee (card transactions)†	2% per transaction
Overdraft Item Fee (maximum 6 per day) ****	\$33.00
Photocopy of Check	\$2.00
Research Fee (per hour with a one hour minimum)	\$25.00
Returned Foreign Check Item (per item)	\$38.00
Return Item Fee (maximum 6 per day) ****	\$33.00
Stop Payment:	
o Per Check, ACH, Bill pay, or Pre-authorized Visa Debit Card Transaction	\$33.00
o Per Renewal	\$33.00
Statement Processing:	
o Copy of Statement (per statement)	\$5.00
o Duplicate Statements (per statement)	\$7.00
o Hold Statement at Bank (per statement)	\$5.00
o Returned Statements (per statement)	\$10.00
Statement Reconciliation:	
o Current Month	No Charge
o Previous Months (per hour with a one hour minimum)	\$25.00
Wire Transfer (Domestic) (wires after 3:30 p.m. will process the next business day)††:	
o Incoming	\$15.00
o Outgoing	\$25.00
o Tracers / Wire Research (per hour)	\$25.00
o Recurring Outgoing (set up fee)	\$10.00
o Recurring Outgoing (per transaction)	\$15.00
o Online Outgoing	\$15.00
Wire Transfer (Foreign) (wires after 3:30 p.m. will process the next business day)††:	
o Incoming	\$20.00
o Outgoing (US funds)	\$40.00
o Outgoing (foreign funds)	\$25.00
o Tracers / Wire Research (per hour)	\$25.00
Visa Check Card, Visa Platinum Check Card, and 24 Hour Bank (ATM) Card Replacement	\$5.00
o Instant Issuance	\$20.00

\* The average daily balance is calculated by adding the principal balance in the account for each day of the period and dividing that figure by the number of days in the period.

\*\* An ATM is considered a "foreign ATM" if it is not branded with the  logo. Contact a Personal Banker or visit firstnational.com for a complete listing of the  logo ATMs. If we own the foreign ATM: (1) we will not charge you a foreign ATM fee for using it (2) if a surcharge applies, it will be disclosed at the ATM (currently such "owned foreign ATM surcharges" do not exceed \$10.00). In some cases, you may be entitled to a waiver or reimbursement of these fees under the terms of your deposit account. "Free withdrawals from foreign ATMs," mean that foreign ATM cash withdrawal fees do not apply ("owned foreign ATM surcharges" still apply, but may be reimbursed to the extent that your account terms cover foreign ATM surcharge reimbursements). If you use an ATM that is not operated by us, you may be charged a fee by the operator of the machine and/or by any network used (and you may be charged a fee for a balance inquiry even if you do not complete a transaction).

\*\*\* Contact Global Banking at (800) 228-4411 for applicable fee information.

\*\*\*\* An Overdraft Item Fee or Return Item Fee may be created by checks, in person withdrawals, ATM withdrawals, or other electronic means as applicable.

† We may charge an International Service Fee equal to 2% of the amount of the transaction on any international transaction, such as a withdrawal from an ATM outside the United States or a purchase from a merchant located outside the United States (for example, an internet purchase from a foreign merchant). This fee applies regardless of whether the transaction occurs in U.S. Dollars.

†† Third parties or other banks may impose additional charges in addition to those set forth herein.

Card transactions made in currencies other than U.S. Dollars will be converted to U.S. Dollars under the then current regulations of VISA. Those regulations currently provide that the conversion rate may be either the wholesale market rate or government-mandated rate in effect the day VISA processes the transaction. The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date. The VISA®/PLUS® ATM Network currently uses the rate in effect on the transaction date.

Use of your account indicates you agree to the following: Spanish translations of disclosures and materials, if provided, are provided as a courtesy. In the event of any discrepancy between the English version and the Spanish version of any disclosure or material that has been provided, the English version will control and supersede any Spanish version. Subsequent disclosures and materials may be provided in English only. If any disclosures or materials are provided in English only, and if you do not understand the English version that has been provided, it is your responsibility to obtain a translation.