

**First Citizens National Bank**  
**“Truth in Savings” Deposit Account Disclosure**

“For regulatory reporting purposes First Citizens has adopted an internal restructuring of certain deposits which will result in a reclassification of a portion of the balance. This reclassification will not affect the availability of funds, the interest rate, or the fee structure of your account. This disclosure is being made to satisfy regulatory requirements.”

**DOGWOOD CHECKING**

- Your interest rate and annual percentage yield may change. Variable interest rate determined by management based on current market conditions and subject to change daily. Refer to the last section of this brochure for current rate and annual percentage yield.
- Must maintain a minimum collected balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.
- Minimum opening balance \$100.00.
- No interest earned on those days the collected balance falls below \$500.00. This method applies a daily periodic rate to the collected balance in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks.)
- Interest compounded monthly and credited to the account at the end of each statement cycle.
- Monthly statement cycle.
- Unlimited transactions with the DEBIT CARD.
- Unlimited FIRST CONNECTION transactions.
- Offers added benefits as detailed in the product brochure.
- Monthly maintenance fee for membership as follows:  
Standard Plan \$8.00 - 50 and over \$5.00

**REGULAR CHECKING**

- Minimum opening balance \$100.00
- Must maintain a \$500.00 daily balance to avoid a \$8.00 monthly balance requirement fee. Your daily balance on each day is the ending balance of the account from the previous day, plus deposits and minus withdrawals made that business day.
- Unlimited transactions with the DEBIT CARD.
- Unlimited FIRST CONNECTION transactions.
- Monthly statement cycle.

**BASIC CHECKING**

- Minimum opening balance \$100.00.
- No monthly maintenance fee and no monthly balance requirement fee.
- A monthly service charge of \$2.00 applies for truncated statements cycled monthly (will not contain check images) and provided in paper form. If you prefer to receive statements in paper form containing check images, the monthly fee is \$5.00. You also have the option to receive e-Statements in electronic form through Online Banking with no monthly fee applicable.
- Unlimited transactions with the DEBIT CARD.
- Unlimited FIRST CONNECTION transactions.
- Truncated statement cycled monthly.

**e-SOLUTIONS PLUS ACCOUNT**

- Your interest rate and annual percentage yield may change. Variable interest rate determined by management based on current market conditions and subject to change daily.
- Must maintain a minimum collected balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.
- Minimum opening balance \$100.00.
- No interest earned on those days the collected balance falls below \$1,000.00. This method applies a daily periodic rate to the collected balance in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).
- Interest compounded monthly and credited to the account at the end of each statement cycle.
- Limited to 5 check/paper transactions per statement cycle. If you exceed the 5 allowed check/paper transactions, there will be a \$2.50 service charge per check/paper transaction over the allowed 5.
- Unlimited transactions with the DEBIT CARD.
- Unlimited “FIRST CONNECTION” transactions
- Free Online Banking and Bill Pay services.
- Electronic monthly statement.
- Customer must have at least one direct deposit / direct debit with this account or any other FCNB account.

**EASY ACCESS ACCOUNT**

- Minimum opening balance \$100.00.
- No monthly maintenance fee and no monthly balance requirement fee.
- No check activity permitted on this account.
- Permitted up to 2 withdrawals per statement cycle at no charge. These withdrawals must be made at a Customer Service Associate’s (CSA’s) location. If you exceed the 2 allowed withdrawals, there will be a \$2.50 service charge per withdrawal for each additional withdrawal.
- Unlimited transactions with the DEBIT CARD.
- Unlimited FIRST CONNECTION transactions.
- Truncated statement cycled monthly.

## **NOW CHECKING**

- Your interest rate and annual percentage yield may change. Variable interest rate determined by management based on current market conditions and subject to change daily. Refer to the last section of this brochure for current rate and annual percentage yield.
- Must maintain a minimum collected balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.
- Minimum opening balance \$1,000.00.
- No interest earned on those days the collected balance falls below \$1,000.00. This method applies a daily periodic rate to the collected balance in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks.)
- Interest compounded monthly and credited to the account at the end of each statement cycle.
- Monthly statement cycle.
- Must maintain a \$1,000.00 daily balance or a \$5,000.00 average daily balance to avoid a \$9.00 monthly balance requirement fee. Your daily balance on each day is the ending balance of the account from the previous day, plus deposits and minus withdrawals made that business day.
- Your average daily balance is calculated by adding the daily balance in the account for each day of the statement cycle and dividing that figure by the number of days in the statement cycle.
- Unlimited transactions with the DEBIT CARD.
- Unlimited FIRST CONNECTION transactions.

## **WALL STREET CHECKING**

- Your interest rate and annual percentage yield may change. Variable interest rate determined by management based on current market conditions and subject to change daily. Refer to the last section of this brochure for current rate and annual percentage yield.
- Minimum opening balance \$5,000.00
- No interest earned on those days the collected balance falls below \$2,500.00. This method applies a daily periodic rate to the collected balance in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks.)
- Interest compounded monthly and credited to the account at the end of each statement cycle.
- Must maintain a \$5,000.00 average daily balance to avoid a \$15.00 monthly balance requirement fee. Your average daily balance is calculated by adding the daily balance in the account for each day of the statement cycle and dividing that figure by the number of days in the statement cycle.
- Monthly statement cycle.
- Unlimited transactions with the DEBIT CARD.
- Unlimited FIRST CONNECTION transactions.

## **FIRST RATE ACCOUNT**

- Your interest rate and annual percentage yield may change. Variable interest rate determined by management based on current market conditions and subject to change daily. Refer to the last section of this brochure for current rate and annual percentage yield.
- Minimum opening balance \$7,500.00
- Interest is calculated on the collected balance. This method applies a daily periodic rate to the collected balance in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks.)
- Interest compounded monthly and credited to the account at the end of each statement cycle.
- Monthly statement cycle.
- Must maintain a \$7,500.00 daily balance to avoid a \$15.00 monthly balance requirement fee. Your daily balance on each day is the ending balance of the account from the previous day, plus deposits and minus withdrawals made that business day.
- Permitted up to 6 withdrawals (checks) or transfers per month in any combination as long as you do not exceed the 6 allowed. If you exceed 6 withdrawals or transfers there will be a \$5.00 service charge for each additional withdrawal or transfer paid. Examples of withdrawals or transfers would be writing a check, an in person withdrawal, withdrawal or transfer authorized by telephone, First Connection transfer, or an Online Banking transfer, preauthorized withdrawal or transfer to a third party.
- Currently regulatory rules limit the number of preauthorized transfers and preauthorized transfers to a third party, to 6 per month. Exceeding this limitation could result in the reclassification of your account from a savings account to a transactional account. An example of a third party transfer would be a preauthorized debit for payment of an insurance premium. Examples of a preauthorized transfer would be an Online Banking transfer of funds, a First Connection transfer of funds or an automated transfer of funds to cover an overdraft in a Demand Deposit Account.
- Permitted unlimited ATM withdrawals and transfers with the DEBIT CARD. ATM transactions are excluded from the transaction limits mentioned above and are not subject to the service charges for exceeding those limits.
- Accessible through FIRST CONNECTION.

## **REGULAR SAVINGS**

- Your interest rate and annual percentage yield may change. Variable interest rate determined by management based on current market conditions and subject to change daily. Refer to the last section of this brochure for current rate and annual percentage yield.
- Minimum opening balance \$100.00.
- Interest is calculated on the daily balance. This method applies a daily periodic rate to the daily balance in the account each day. Interest begins to accrue no later than the business day you deposit non-cash items (for example, checks.)
- Interest compounded daily and credited to the account at the end of each statement cycle.
- Quarterly statement cycles.
- Must maintain a \$250.00 daily balance to avoid a \$3.00 quarterly balance requirement fee. Your daily balance on each day is the ending balance of the account from the previous day, plus deposits and minus withdrawals made that business day.
- Permitted up to 6 withdrawals or transfers per quarter in any combination as long as you do not exceed the 6 allowed. If you exceed 6 withdrawals or transfers there will be a \$2.50 service charge for each additional withdrawal or transfer paid. Examples of withdrawals or transfers would be an in person withdrawal, withdrawal or transfer authorized by telephone, First Connection transfer, or an Online Banking transfer, preauthorized withdrawal or transfer to a third party.
- Currently regulatory rules limit the number of preauthorized transfers and preauthorized transfers to a third party, to 6 per month.

Exceeding this limitation could result in the reclassification of your account from a savings account to a transactional account. Examples of a third party transfer would be a preauthorized debit for payment of an insurance premium or a request for a wire transfer of funds. Examples of a preauthorized transfer would be an Online Banking transfer of funds, a First Connection transfer of funds or an automated transfer of funds to cover an overdraft in a Demand Deposit Account.

- Permitted unlimited ATM withdrawals and transfers with the DEBIT CARD. ATM transactions are excluded from the transaction limits mentioned above and are not subject to the service charges for exceeding those limits.
- Accessible through FIRST CONNECTION.

### FIRST TIME SAVINGS

- Available to anyone 17 years of age or younger.
- Your interest rate and annual percentage yield may change. Variable interest rate determined by management based on current market conditions and subject to change daily. Refer to the last section of this brochure for current rate and annual percentage yield.
- Minimum opening balance \$50.00.
- Interest is calculated on the daily balance. This method applies a daily periodic rate to the daily balance in the account each day. Interest begins to accrue no later than the business day you deposit non-cash items (for example, checks.)
- Interest compounded daily and credited to the account at the end of each statement cycle.
- Quarterly statement cycles.
- No quarterly balance requirement fee.
- Permitted up to 6 withdrawals or transfers per quarter in any combination as long as you do not exceed the 6 allowed. If you exceed 6 withdrawals or transfers there will be a \$2.50 service charge for each additional withdrawal or transfer paid. Examples of withdrawals or transfers would be an in person withdrawal, withdrawal or transfer authorized by telephone, First Connection transfer, or an Online Banking transfer, preauthorized withdrawal or transfer to a third party.
- Currently regulatory rules limit the number of preauthorized transfers and preauthorized transfers to a third party, to 6 per month. Exceeding this limitation could result in the reclassification of your account from a savings account to a transactional account. Examples of a third party transfer would be a preauthorized debit for payment of an insurance premium or a request for a wire transfer of funds. Examples of a preauthorized transfer would be an Online Banking transfer of funds, a First Connection transfer of funds or an automated transfer of funds to cover an overdraft in a Demand Deposit Account.
- Permitted unlimited ATM withdrawals and transfers with the DEBIT CARD. ATM transactions are excluded from the transaction limits mentioned above and are not subject to the service charges for exceeding those limits.
- Accessible through FIRST CONNECTION.

### CHRISTMAS CLUBS

- Your interest rate and annual percentage yield may change. Variable interest rate determined by management based on current market conditions and subject to change daily. Refer to the last section of this brochure for current rate and annual percentage yield.
- Automatic transfer weekly from checking account with a minimum transfer amount of \$5.00
- Interest is calculated on the daily balance. This method applies a daily periodic rate to the daily balance in the account each day. Interest begins to accrue no later than the business day you deposit non-cash items (for example, checks.)
- Interest is compounded annually and credited to the account at the end of each club year.
- Matures annually at the end of each club year and is automatically renewed unless you notify us of your intent to do otherwise.
- If this account is closed before the end of the club year or after the 30 day grace period, all accrued interest shall be forfeited and a \$10.00 service charge will be imposed. In the event an account owner dies or is declared incompetent, the penalty for early withdrawal will be waived.

### CERTIFICATE OF DEPOSITS

- Fixed interest rate determined by management based on current market conditions and in effect until the maturity date of your certificate. Variable interest rate determined by management based on current market conditions. Your interest rate and annual percentage yield may change daily. Refer to the last section of this brochure for current rate and annual percentage yield.

#### MINIMUM OPENING

BALANCES TERM	AMOUNT
7 days to less than 3 months	\$10,000.00
3 months to less than 1 year	\$ 2,500.00
6 Month Nest Egg	\$ 500.00
1 year or more	\$ 500.00

- Interest is calculated on the daily balance. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day you deposit non-cash items (for example, checks.)
- Frequency of compounding is determined by the investment amount. Certificates with maturities longer than one year must have interest compounded or paid at least annually. Other interest payment options are available.

- After the account is opened, additional deposits may be made to our "NEST EGG" certificate with a minimum deposit amount of \$25.00. Additional deposits may not be made to any other type certificate.
- After the account is opened, you may not make withdrawals from any type certificate until the maturity date unless otherwise stated in your account agreement. The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.
- If any of the deposit is withdrawn before the maturity date, a penalty in the amount equal to the following will be imposed:

TERM	EARLY WITHDRAWAL PENALTY
7-31 days	All accrued interest earned since the original issue date or any renewal date
32 days to 1 year	90 days interest on amount withdrawn
More than 1 year	180 days interest on amount withdrawn

- This account will automatically renew at maturity. You can withdraw your funds without being charged a penalty during the three (3) day grace period after the original or any renewal maturity date for investments of 7 to 31 days, or the ten (10) day grace period after the original or any renewal maturity date for investments of 32 days or more.

**EXPLANATION OF OTHER FEES AND TERMS:**

**DAILY CUT-OFF TIMES** – Our daily cut-off time is close of business at any of our Branch locations; 4:00 P.M. at our Automated Teller Machines; 5:00 P.M. for Online Banking transactions; 5:00 P.M. for Mobile Banking transactions; 8:00 P.M. for First Connection transactions; and 6:00 P.M. for Commercial Capture Xpress (Merchant Remote Deposit Capture) transactions. Items received after these times will be processed on the next business day.

<b>ACCOUNT BALANCING AND RECONCILIATION</b> (per hour, 1 hour minimum).....	\$25.00
<b>ACCOUNTS CLOSED BY MAIL</b> (Checking and Savings).....	\$12.50
<b>CHECKING AND SAVINGS ACCOUNTS CLOSED WITHIN 30 DAYS OF OPENING DATE</b> .....	\$30.00
<b>REPLACE LOST/STOLEN OFFICIAL CHECK, LOAN OR ESCROW PROCEEDS CHECK</b> .....	\$50.00
<b>CALL-IN TRANSFERS FROM ONE ACCOUNT TO ANOTHER</b> .....	\$2.50
<b>CHARGE BACK FEE FOR RETURNED DEPOSITED OR CASHED ITEMS</b>	
Commercial Account Analysis.....	\$7.00
All other accounts.....	\$7.00
<b>PERSONALIZED CHECKS</b> .....	cost varies depending on Style of Checks Ordered
<b>GARNISHMENTS &amp; EXECUTIONS &amp; LEVIES</b> (processing fee).....	\$150.00
<b>NON-SUFFICIENT FUNDS CHARGE (NSF)</b> .....	\$35.00
<b>OVERDRAFT CHARGE</b> .....	\$35.00
<b>De minimis transactions (Consumer Accounts only):</b> If the amount of any individual overdraft transaction item is \$5.00 or less, we will not assess a fee for the item. This does not apply to Non-Sufficient Fund Items. (items being returned)	
<b>PHOTOCOPIES</b> ( per page).....	\$0.25
<b>RESEARCH</b> -	\$25.00 per hour if research requires more than 1 hour. \$ 5.00 per statement (with or without images) <i>*No charge to provide copy of the back/endorsement of an imaged check*.</i>
<b>STOP PAYMENT ORDERS:</b> (per item).....	\$35.00
<b>RETURNED MAIL FEE</b> .....	\$5.00
Returned Mail Fee will be assessed monthly on all checking and savings accounts for which we receive returned statements.	
<b>WIRE TRANSFER FEES:</b>	
Incoming Domestic Wire Transfer Fee.....	\$12.00
Outgoing Domestic Wire Transfer.....	\$20.00
Incoming International Wire Transfer Fee.....	\$15.00
Outgoing International Wire Transfer Fee.....	\$50.00
<b>ONLINE BANKING FEES:</b>	
Consumer Online Banking, Bill Payment, and Mobile Banking.....	NO CHARGE
Consumer Mobile Deposit (per deposit).....	NO CHARGE
Small Business Online Banking (monthly).....	\$4.99
Small Business Online Banking with Bill Pay (monthly).....	\$9.99
<b>MONTHLY DORMANT ACCOUNT FEES:</b> (accounts with balances less than \$1,000.00)	
Demand Deposit Accounts (no activity after 365 days).....	\$5.00
Savings Accounts (no activity after 1,100 days).....	\$5.00

- THE FOLLOWING ARE THE ANNUAL PERCENTAGE YIELDS AND INTEREST RATES FOR THE ACCOUNTS YOU HAVE INQUIRED ABOUT. FURTHER INFORMATION ABOUT THESE ACCOUNTS IS DETAILED INSIDE THIS BROCHURE.

DATE: \_\_\_\_\_

- **DOGWOOD CHECKING**

The interest rate for this account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_%. The interest rate and annual percentage rate yield may change.

- **NOW CHECKING**

The interest rate for this account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_%. The interest rate and annual percentage rate yield may change.

- **e-SOLUTIONS PLUS**

The interest rate for this account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_%. The interest rate and annual percentage rate yield may change.

- **WALL STREET CHECKING**

If your daily collected balance is more than \$2,499.99 but less than \$5,000.00, the interest rate paid on the entire balance will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_%. If your daily collected balance is more than \$4,999.99, but less than \$10,000.00, the interest rate paid on the entire balance will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_%. If your daily collected balance is more than \$9,999.99, but less than \$50,000.00, the interest rate paid on the entire balance will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_%. If your daily collected balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_%. If your daily collected balance is \$100,000.00 or more, the interest rate paid on the entire balance will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_%. The interest rate and annual percentage yield may change.

- **FIRST RATE ACCOUNT**

If your daily collected balance is \$7,499.99 or less, the interest rate paid on the entire balance will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_%. If your daily collected balance is more than \$7,499.99, but less than \$25,000.00, the interest rate paid on the entire balance will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_%. If your daily collected balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the entire balance will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_%. If your daily collected balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_%. If your daily collected is \$100,000.00 and above the interest rate paid on the entire balance will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_%. The interest and annual percentage yield may change.

- **REGULAR SAVINGS**

The interest rate for this account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_%. The interest rate and annual percentage yield may change.

- **FIRST TIME SAVINGS**

The interest rate for this account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_%. The interest rate and annual percentage yield may change.

- **CHRISTMAS CLUB**

The interest rate for this account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_%.

- **CERTIFICATE OF DEPOSITS**

The interest rate for this account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_%. Term: \_\_\_\_\_

- **SIX MONTH NEST EGG CERTIFICATE OF DEPOSIT**

If your balance is \$500.00 to \$2,499.99, the interest rate paid on the entire balance will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_%. If your balance is \$2,500.00 or more, the interest rate paid on the entire balance will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_%.

FOR CURRENT RATE AND ANNUAL PERCENTAGE YIELD INFORMATION, CONTACT FIRST CITIZENS AT 731-285-4410 OR 1-800-321-3176.

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