

FREE Checking

- FREE Debit Card available
- FREE Money Connection Online Banking
- FREE E-Statements
- FREE Overdraft Privilege
- FREE Mobile & Text Banking
- FREE Bill Pay
- Imaged statements available (\$3 charge)

First Checking

- FREE Debit Card available
- FREE Money Connection Online Banking
- FREE E-Statements
- FREE Overdraft Privilege
- FREE Mobile & Text Banking
- FREE Bill Pay
- 1 Year FREE Small Safe Deposit Box
- Imaged statements available (\$3 charge). Fee waived if average daily account balance of \$2,500 or more.
- Sales tax will be charged on the service charge total

Statement Savings

- Competitive interest rates
- FREE Mobile & Text Banking
- FREE Money Connection Online
- FREE E-Statements
- \$2.00 Excess withdrawal service charge for each debit in excess of 6 per month

Teen Sense Savings (ages 12-18)

- FREE Mobile & Text Banking
- FREE Money Connection Online
- FREE E-Statements
- \$2.00 Excess withdrawal service charge for each debit in excess of 6 per month

Kid's Club Savings (All kids under 12 years of age)

- Special Events
- Prizes for consistent earnings
- Club Mascot
- FREE Mobile & Text Banking
- FREE E-Statements
- FREE Money Connection Online
- \$2.00 Excess withdrawal service charge for each debit in excess of 6 per month

Money Market Savings

- Checks are available
- Tiered Interest Rate Calculation
- FREE Mobile & Text Banking
- FREE Mobile Connection Online
- FREE E-Statements
- \$2.00 Excess withdrawal service charge for each debit in excess of 6 per month

PRODUCTS & SERVICES



Checking & Saving Accounts
Certificate of Deposit
IRAs & HSAs
Money Market Accounts



Online & Mobile Banking
Text Banking
E-Statements



Debit Cards
Credit Cards



Mortgages
Home Equity Lines of Credit



Personal & Business Loans
Agriculture & Agri-Business Loans
Trust & Investment Services



OUR BANK LOCATIONS

Cedar Falls

602 Main St
(319) 266-2000

Clarion

322 Central Ave E
(515) 532-6635

Eagle Grove

201 W Broadway St
(515) 448-5111

Goldfield

435 N Main St
(515) 825-3151

Plainfield

620 1st St
(319) 276-4469

Waverly Main

316 E Bremer Ave
(319) 352-1340

Waverly West

921 W Bremer Ave
(319) 352-3502



CHECKING & SAVINGS

*We Fit Your Life
So Easily!*



www.FirstIowa.bank



Premier Rewards Checking

Let our Premier Rewards Checking work for you! Earn an interest rate of 3.26% APY on your account balance up to \$20,000. With Premier Rewards Checking you will also receive all the benefits of our FREE Checking Account in addition to earning the Premier Rewards benefits of:

- 3.21% (3.26% APY) on balances between \$0 to \$20,000
- 0.10% (0.10% APY) on remaining balances over \$20,000
- Reimbursement for non-First National Bank ATM transactions up to \$10
- FREE Mobile & Text Banking

To Qualify for Your Premier Rewards, you must:

- Enroll to receive e-statements using a valid email address
- Have at least 12 signature or PIN based debit card transactions with a \$5 minimum purchase posted during the statement cycle (excludes ATM transactions)
- Complete one ACH deposit or withdrawal of \$100 or more posted to the account during the statement cycle
- Maintain daily balance of \$2,000 or more during statement cycle

If qualifications are not met, the interest rate will be 0.01% (0.01% APY) on entire balance and ATM fees will not be credited to your account. Limit one account per individual, available on personal accounts only. Annual Percentage Rate effective as of April 11, 2018. Fees may reduce earnings.

#Variable Rate Account, rates may change after account is open.

*Must meet rewards qualifications as outlined at opening of account.

Digital Rewards Checking

Imagine what you can buy with 5 extra dollars! Our Digital Rewards account pays you \$5 a statement cycle, every time you qualify plus you'll receive:

- All the benefits of our FREE Checking Account
- FREE Mobile & Text Banking
- Reimbursement for non-First National Bank ATM transactions up to \$10

To qualify for Digital Rewards, you must:

- Enroll to receive e-statements using a valid email address
- Have at least 12 signatures or PIN based debit card transactions with a \$5 minimum purchase posted during the statement cycle (excludes ATM transactions)

FIRST NATIONAL BANK PERSONAL CHECKING & SAVINGS ACCOUNTS FEATURE COMPARISON

	PREMIER REWARDS CHECKING ^#	DIGITAL REWARDS CHECKING ^	FREE CHECKING	FIRST CHECKING #+@	STATEMENT SAVINGS @	TEEN SENSE SAVINGS	KID'S CLUB SAVINGS	MONEY MARKET SAVINGS @
Minimum Deposit to Open	\$25.00	\$25.00	\$25.00	\$25.00	\$0.01	\$0.01	\$0.01	\$0.01
Service Charges	None	None	None	\$5/Statement cycle, if avg. daily balance falls below \$300	\$1/Statement cycle, if avg. daily balance falls below \$100	None	None	\$5/Statement cycle, if avg. daily balance falls below \$100
Interest Bearing	✓	No	No	Yes If avg. daily balance is \$500+	✓	✓	✓	✓
Free Checks	No	No	No	First box free for all customers. Free for First Friend customers	N/A	N/A	N/A	No
Additional Features	Earn a higher competitive interest rate on balances up to \$20,000# ATM fee reimbursement*	Earn \$5/mo by using your card 12 times per statement cycle ATM fee reimbursement*						

* ATM fee reimbursement limited to \$10 per statement cycle.

**Minimum purchase of \$5, 12 times per statement cycle.

Variable rate account: rates may change after account is opened.

@ Sales Tax will be charged on the service charge total

+ Annual Percentage Yield effective as of March 21, 2017. \$500 minimum daily balance to earn APY. Fees may reduce earning

^ Must meet rewards qualifications as outlined at opening of account.

Knowing you better means providing checking and savings accounts that fit you and your family's lifestyle.
Open an account that's right for you today!



CHECKING & SAVINGS ACCOUNTS

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