

Free Checking is now Totally Green Checking

Previous Free Checking	New Totally Green Checking
No minimum balance required	\$100 minimum balance to open
No monthly account service charge	No monthly account service charge
Paper statement. Check images available for \$2.95/ statement period	E-statements* required or \$3.00 paper statement fee
Does not earn interest	Does not earn interest
Unlimited check writing	Unlimited check writing
Visa Debit Card	Debit Card with Farmers Rewards
	MoneyPass Network
Online Banking/Telephone Banking	Online Banking – Check images available Telephone Banking
Online Bill Pay	Online Bill Pay
Mobile Banking	Mobile Banking

Bonus Checking Account Changes

Previous Bonus Checking	New Bonus Checking
No monthly account service charge with daily balances of \$100 or more • \$5.00 per month if the daily balance falls below \$100 at anytime during the month	No monthly account service charge with daily balances of \$100 or more • \$5.00 per month if the daily balance falls below \$100 at anytime during the month
Higher rate of interest paid on the daily collected balance each month you make at least: • One electronic direct deposit or automatic debit • Make at least 10 purchases with your Debit card • Agree to receive your account statement electronically • Tiered Interest Rate - \$0-\$15,000 earns 2.00% [^] APY - \$15,000.01-\$25,000.00 earns 2.00%-1.21% [^] APY - \$25,000.01-\$250,000 earns 1.21%- .14% [^] APY - Over \$250,000 earns .14%-.08% [^] APY	Higher rate of interest paid on the daily balance each month you make at least: • One electronic direct deposit or automatic debit • Make at least 10 purchases with your Debit card • Agree to receive your account statement electronically • Variable rate currently 1.50% [^] APY on the first \$15,000; 0.02% APY after that [^] Above rates assumes monthly qualifications are met, otherwise .02% APY earned • Access to MoneyPass, a surcharge free ATM network with access to over 23,000 ATM's nation-wide
[^] Above rates assume monthly qualifications are met, otherwise .02% APY earned	
• Nationwide ATM fee refunds (up to \$20 monthly)	

Bonus Checking Account Changes cont.

Previous Bonus Checking	New Bonus Checking
E-Statements*	E-Statements*
Unlimited check writing	Unlimited check writing
Visa Debit Card	Visa Debit Card
Online Banking/Telephone Banking	Online Banking/Telephone Banking
Online Bill Pay	Online Bill Pay
Mobile Banking	Mobile Banking

Bonus Savings is now Statement Savings

Previous Bonus Savings	New Statement Savings
Must have Bonus Checking	\$100 minimum balance to open
No monthly account service charge with daily balances of \$200 or more • \$3.00 per month if the daily balance falls below \$200 at any time during the month	No monthly account service charge with daily balances of \$100 or more • \$5.00 per month if the daily balance falls below \$100 at any time during the month
No charge for up to 75 deposited items per quarterly statement period. Thereafter, a fee of \$0.12 will be applied to each deposited item.	
Quarterly paper statement	Quarterly paper statement • E-statements available*
Higher interest rate earned on entire daily collected balance while maintaining the requirements of a bonus checking account • 0.50% up to \$250,000	Variable interest rate based on balances over \$1** • Rate subject to change monthly • Interest paid on the last business date of each quarter
\$1.00 for each withdrawal over three per month	\$1.00 fee for each withdrawal over six per month
	Account access using ATM card • Can be added to an existing debit card as a secondary account
	Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month
Online Banking/Telephone Banking	Online Banking/Telephone Banking
	• Ability to link savings to checking account for overdraft protection • \$7.00 transfer fee
Mobile Banking	Mobile Banking

Fee Schedule (Bold type indicates change)

Service	Fee
Official Check Fee	\$5.00
Money Order Fee	\$3.00
Counter Check	No charge for an immediate transaction; \$0.50 each (up to 10 and must order checks)
Non-customer Check Cashing Fee on Checks over \$100 (Payroll checks drawn on Farmers National Bank excluded)	\$5.00
Domestic Wire Transfer (outgoing)	\$25.00
International Wire Transfer (outgoing)	\$50.00
Incoming Wire Transfer	\$15.00
Incoming International Wire Transfer	\$15.00
Collections Fee	\$15.00
Telephone Transfer Arrangement	\$5.00
Debit Card Replacement Fee	\$10.00
NSF Return Item Fee/Paid Overdraft Item Fee	\$34.00
Returned Deposit Item Fee	\$10.00
Daily Overdraft Fee (per business day beginning on the 8th business day of overdraft)	\$7.00
Stop Payment Order	\$34.00
Canadian Check Fee	\$10.00
Returned Mail Fee	\$5.00
Research and Reconciliation Printing – Per Page	\$1.00/page
Research and Reconciliation – Hourly	\$30.00/hour (1 hr. minimum)
Account Closure Fee – Under 180 Days	\$35.00
Closed Account Reactivation Fee	\$25.00
Dormant Account Fee	\$5.00/statement cycle
Tax Levy	\$50.00
Garnishment	\$50.00
Non-Farmers ATM Withdrawal Fee	\$1.00
Overdraft Protection – Linked Account Per Transaction	\$7.00
Check Images with Statement	\$3.00
Current Account Transcript	\$3.00/current account transcript
Gift Card Activation	\$3.95
Gift Card Replacement Lost/Stolen Card:	\$5.00
Gift Card Monthly Inactivity Fee after 12 Months:	\$2.95
Safe Deposit Box Rental Fees	
	3x5: \$ 25.00
	5x5: \$ 35.00
	3x10: \$ 45.00
	5x10: \$ 60.00
	10x10: \$ 100.00
	Drilling: \$ 150.00
	Key Replacement: \$ 20.00

*Canceling E-statements: You may opt-out of e-statements at any time by accessing either the “Statement Page” or “User Services” within Online Banking. If you opt-out of E-Statements, we will resume delivery of your paper statements by U. S. Mail. There will be a \$30.00 reinstatement fee associated with the reinstatement of paper statements. For Totally Green Checking accountholders, there will be an additional \$3.00 monthly paper statement charge.

** Truth in Savings (Reg DD) Disclosure – Interest Rate Information If the account opened is an interest bearing account, the following disclosures pertain to that account:

Variable Interest Rate Disclosure. All accounts referred to in this disclosure are variable rate accounts. Rates and annual percentage yields (APYs) may change weekly. All interest rates in this disclosure are subject to change at Bank Management’s discretion, dependent on market conditions.

Daily Balance Computation Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the balance in the account each day.

Balance Required to Earn Interest. Interest will be paid on all balances unless otherwise specified.

Compounding and Crediting Frequency. Interest will be compounded every month and credited to your account every month, unless otherwise stated in account information.

Accrual of Interest. Interest begins to accrue on the business day you deposit cash and noncash items (i.e., checks). The daily cut-off time for processing transactions is 6:00 p.m. If you make a deposit at an ATM, the cut-off time is 3:00 p.m. If you make an external transfer the cut-off time is 2:00 p.m. and if you make an online transfer the cut-off time is 6:00 p.m.

Accounts Closed During Interest Cycle. Accrued interest will be paid at the time an account is closed. If account is closed during first 180 days, a \$35.00 charge is assessed. We reserve the right to require at least seven days’ written notice before any withdrawal or transfer.

Rev. 9/15

Account Changes Summary

Effective November 2, 2015

Welcome to Farmers National Bank
Please find enclosed:

- Account Changes Summary
- Funds Availability Policy
- Privacy Policy



1.888.988.3276 | farmersbankgroup.com

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