

Previous Business Checking	New Business Green	Previous Cash Management	New Commercial Analysis	Previous Business Interest Analysis cont.	New Commercial Analysis cont.
\$100.00 minimum balance to open	\$50.00 minimum balance to open	\$200.00 minimum balance to open	\$100.00 minimum balance to open	Interest earned at \$2500.00. Tiered interest	Does not earn interest
First 200 items at no charge then \$.35 per item. Items counted are checks written, withdrawals, checks deposited and deposits.	First 200 items at no charge then \$.40 per check written and deposited. Items counted are checks written and deposited only.	- \$15.00 monthly maintenance fee - \$7.00 for each analyzed sub account - \$0.30 per deposit - \$0.12 per check deposited - \$0.15 per check deposited through RDC - \$0.15 per check written/withdrawal - \$0.15 per ACH debt or credit	- \$15.00 monthly maintenance fee - \$0.40 per deposit - \$0.13 per check deposited - \$0.15 per check written/withdrawal - \$0.12 per ACH debt or credit - \$5.00 per day negative balance - \$5.00 per mo. paper statement		
No paper statement fee	\$3.00/month paper statement fee. Fee is waived for non-profits, estates, Trusts, Rep payees and choosing electronic statements.	Earning credit is .25% regardless of balance	Earning credit with average monthly balance under \$49,999.99 average balance is .40%, at or over \$50,000.00 is .55%		
Previous Business Checking Plus	New Business Gold	Previous Business Interest Checking	New Business Interest	Previous Repo Sweep	New Sweep Fund
\$100.00 minimum balance to open	\$50.00 minimum balance to open	\$100.00 minimum balance to open	\$1,000.00 minimum balance to open	Interest bearing account attached to a main business checking	Interest bearing account attached to a main business checking
\$2500 daily balance or \$10,000.00 in combined deposit balances or \$50,000.00 in loan and deposit balances to avoid \$15.00 monthly service charge	\$25,000.00 average monthly balance must be maintained to avoid a \$20.00 monthly service charge	\$2500 daily balance to avoid \$15.00 month service charge	\$3000 average monthly balance to avoid \$10.00 month service charge	Monthly fee is \$100.00 per month - The fee is charged against the main account at end of month.	Monthly fee is \$100.00 per month. - The fee is charged against the sweep account at end of month
First 500 items at no charge including deposits, withdrawals, and checks written and deposited then \$.35 per item	First 400 items at no charge then \$.40 per check written and deposited. Items counted are checks written and deposited only.	First 200 deposits, checks written and deposited, deposits, and withdrawals at no charge then \$.35 per item	First 150 checks written and deposited at no charge then \$.40 per item	No check writing	No check writing
No monthly paper statement fee	No monthly paper statement fee	No charge for paper statement	No charge for paper statement	The account can only be accessed through the attached main account.	The account can only be assessed through the attached main account.
		Pays interest at \$2500.00 Tiered interest rate	Interest paid on all balances No tiers	Interest paid on all balances. Interest paid to the main account.	Interest paid on all balances. Interest is tiered, calculated daily and paid monthly.
Previous Business Analysis Checking	New Commercial Analysis	Previous Business Interest Analysis	New Commercial Analysis	Previous Health Care Provider Checking	New Private Client Services Healthcare Checking
\$200.00 minimum balance to open	\$100.00 minimum balance to open	\$200.00 minimum to open	\$100.00 minimum balance to open.	\$100.00 minimum balance to open	Opening amount is flexible
- \$15.00 monthly maintenance fee - \$7.00 for each additional analyzed account - \$0.30 per deposit - \$0.12 per check deposited - \$0.15 per check written/withdrawal - \$0.15 per ACH debt or credit	- \$15.00 monthly maintenance fee - \$0.40 per deposit - \$0.13 per check deposited - \$0.15 per check written/withdrawal - \$0.12 per ACH debt or credit - \$5.00 per day negative balance - \$5.00 per month paper statement	- \$15.00 monthly maintenance fee - \$7.00 for each additional analyzed account - \$0.30 per deposit - \$0.12 per check deposited - \$0.15 per check written/withdrawal - \$0.15 per ACH debt or credit.	- \$15.00 monthly maintenance fee - \$0.40 per deposit - \$0.13 per check deposited - \$0.15 per check written/withdrawal - \$0.12 per ACH debt or credit - \$5.00 per day negative balance - \$5.00 per mo. paper statement	2000 transactions at no charge then \$0.35 per item. Items counted are deposits, checks written and deposited and withdrawals.	650 checks written and deposited at no charge each month. Then \$.40 per check written and deposited.
Earning credit is 0.25% regardless of balance	Earning credit with average monthly balance under \$49,999.99 is .40%, at or over \$50,000.00 is .55%	Earns interest on average collected balances instead of earning credit.	Earning credit with average monthly balance under \$49,999.99 average balance is .40%, at or over \$50,000.00 is .55%	\$15,000.00 daily balance is required to avoid a \$30.00 service charge	Average monthly balance of \$15,000.00 is required to avoid \$20.00 service charge
				No paper statement fee	No paper statement fee

Previous Premium MMDA	New Business Money Market Index
\$100.00 minimum balance to open	\$7500.00 minimum balance to open
Daily balance of \$5,000.00 to avoid a \$15.00 service charge.	No monthly service charge with daily balance of \$7500.00. \$10.00 monthly fee if daily balance drops below \$7500.00 any time during the month.
Six free withdrawals per month; \$15.00 per withdrawal thereafter.	Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month.
25 checks deposited monthly at no charge then \$0.12 per additional check deposited.	
Tiered interest. Earns interest at \$0.01	Variable tiered interest rate based on market condition. Subject to change monthly.
	Overdraft protection available at \$7.00 per transfer fee.



Service	Fee (Bold type indicates fee change)
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/Returned ACH 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 hour 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 PerTransaction	\$7.00
Check Images with Statement Fee	3.00/month
Current Account Transcript	3.00/current account transcript
Gift Card Fees	Card Activation 3.95
	Replacement/Lost or Stolen Card 5.00
	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

Business Account Changes Summary

Effective November 2, 2015

Welcome to Farmers National Bank
Please find enclosed:

- Account Changes Summary
- Funds Availability Policy
- Privacy Policy

For questions call:
1.888.988.3276



farmersbankgroup.com

