

### Consumer Account Comparison

#### Basic Checking is now Totally Green Checking

Previous Basic Checking	New Totally Green Checking Account
\$50 minimum to open	\$100 minimum balance to open
No monthly account service charge	No monthly account service charge
	E-statements required or \$3.00 paper statement fee*
Does not earn interest	Does not earn interest
Unlimited check writing	Unlimited Check Writing
Debit Card	Debit Card
Telephone Banking	MoneyPass Network
Unlimited account transactions	Online Banking – Check images available
	Online Bill Pay
	Mobile Banking
	Check Printing Fee – Depends on style of checks ordered

#### Advantage Checking is now Classic Checking

Previous Advantage Checking	New Classic Checking Account
\$50 minimum balance to open	\$100 minimum balance to open
No monthly account service charge with minimum balance of \$2000 or more	No monthly account service charge with daily balances of \$600 or more
- \$10.00 per month if the minimum balance falls below \$2000	- \$8.00 per month if the daily balance falls below \$600 at any time during the month
	Monthly paper statement with printed check images
	- E-statements available
Does not earn interest	Does not earn interest
Unlimited check writing	Unlimited check writing
Debit Card	Debit Card
Telephone Banking	MoneyPass Network
Unlimited account transactions	Online Banking – Check images available
Additional special offers	Online Bill Pay
	Mobile Banking
	Check Printing Fee – Depends on style of checks ordered

#### IRA Serious Saver is now IRA Savings

Previous IRA Serious Saver	New IRA Savings Account
\$50 minimum balance to open	\$100 minimum balance to open with minimum \$25 automatic transfer set up
	- \$500 minimum to open with no auto transfer
	No monthly account service charge
	Quarterly paper statement
Interest credited quarterly	Interest is compounded and credited quarterly
	- \$100 minimum balance to receive interest
	- Rate subject to change monthly
	- Interest paid per the account's anniversary date
	Online Banking – view only
	Debit card not available

### Blended Rate aka Smart Money Checking is now Platinum Checking

Previous Blended Rate aka Smart Money Checking	New Platinum Checking Account
\$50 minimum balance to open	\$100 minimum balance to open
No monthly service charge	No monthly account service charge with daily balances of \$2500 or more
	- \$15.00 per month if the daily balance falls below \$2500 at any time during the month
Interest earned when account requirements are met	Interest paid on daily balance
- \$1000 daily balance & minimum \$250 direct deposit	- Bonus rate paid on all balances for the first 3 months
- Interest credited monthly	E-statements or paper statement available
	Unlimited Check Writing
	Debit Card
	MoneyPass Network
	Online Banking – Check images available
	Online Bill Pay
	Mobile Banking
	Check Printing Fee – Depends on style of checks ordered

### Super Checking is now Premier Interest Checking

Previous Super Checking	New Premier Interest Checking Account
\$50 minimum balance to open	\$1,500 minimum balance to open
No monthly account service charge with daily balances of \$500 or more	No monthly account service charge with daily balances of \$1,500 or more
- \$6.00 per month if the daily balance falls below \$500	- \$10.00 per month if the daily balance falls below \$1,500 at any time during the month
	Monthly paper statement
	- E-statements available
\$500 minimum to earn interest	Tiered interest rate based on daily balance
- Interest credited monthly	- \$1-9,999=Base Rate
	- \$10,000-24,999=Tier 1
	- \$25,000-49,999=Tier 2
	- \$50,000 and above=Tier 3
	Unlimited Check Writing
	Debit Card
	MoneyPass Network
	Online Banking – Check images available
	Online Bill Pay
	Mobile Banking
	Check Printing Fee – Depends on style of checks ordered
	Effective immediately, the Bank may make a change in your Checking Account that will not affect your available balance, interest earnings, FDIC insurance, or bank statement. This Account will consist of a checking sub account and a savings sub account. On a sixth transfer during a calendar month, any funds in the savings sub account will be transferred back to the checking sub account. If your Account is a Plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub account will be non-interest bearing. The saving sub account will be governed by the rules governing our other savings accounts.

### Advantage Direct Checking is now Premier Interest Checking

Previous Advantage Direct Checking	New Premier Interest Checking Account
\$50 minimum balance to open	\$1,500 minimum balance to open
No monthly account service charge with minimum balance of \$2000 or more and a monthly direct deposit	No monthly account service charge with daily balances of \$1,500 or more
- \$10.00 per month if the minimum balance falls below \$2000	- \$10.00 per month if the daily balance falls below \$1,500 at any time during the month
	Monthly paper statement
	- E-statements available
Competitive tiered interest rates	Tiered interest rate based on daily balance
	- \$1-9,999=Base Rate
	- \$10,000-24,999=Tier 1
	- \$25,000-49,999=Tier 2
	- \$50,000 and above=Tier 3
Unlimited Check Writing	Unlimited Check Writing
Debit Card	Debit Card
Telephone Banking	MoneyPass Network
Unlimited account transactions	Online Banking – Check images available
Additional special offers	Online Bill Pay
	Mobile Banking
	Check Printing Fee – Depends on style of checks ordered
	Effective immediately, the Bank may make a change in your Checking Account that will not affect your available balance, interest earnings, FDIC insurance, or bank statement. This Account will consist of a checking sub account and a savings sub account. The bank may periodically transfer funds between these two sub accounts. On a sixth transfer during a calendar month, any funds in the savings sub account will be transferred back to the checking sub account. If your Account is a Plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub account will be non-interest bearing. The saving sub account will be governed by the rules governing our other savings accounts.

### Statement Savings (17 yrs and under) is now Farmers First Savings

Previous Statement Savings (17 yrs and under)	New Farmers First Savings Account
\$50 minimum balance to open	\$50 minimum balance to open
No monthly account service charge for individuals age 17 & under	No monthly account service charge for individuals age 17 & under
Telephone Banking	Quarterly paper statement
	- E-statements available
\$100 minimum to earn interest	Interest is compounded and credited quarterly on daily balances \$1.00 or more
- Tiered rates of interest	- Rate subject to change monthly
- Paid quarterly	- Interest paid on the last business date of quarter
	Online Banking
	Account access using ATM/debit card (following Minor Guidelines)
	- Can be added to parent's existing debit card as a secondary account
Transfers from the account to another account or to third parties or by check, draft, debit card or similar order are limited to six per calendar month	Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month
An excess transaction fee of \$8 will be charged for each transfer/ withdrawal in excess	\$1.00 fee for each withdrawal over six per month
	Telephone Banking
	Mobile Banking

### Statement Savings is now Statement Savings

Previous Statement Savings	New Statement Savings Account
\$50 minimum balance to open	\$100 minimum balance to open
No monthly account service charge with balances of \$100 or more	No monthly account service charge with daily balances of \$100 or more
- \$3.00 per month if the balance falls below \$100	- \$5.00 per month if the daily balance falls below \$100 at any time during the month
- Fee waived for individuals age 17 & under	
Telephone Banking	Quarterly paper statement
	- E-statements available
\$100 minimum to earn interest	Interest is compounded and credited quarterly
- Tiered rates of interest	- Rate subject to change monthly
- Paid quarterly	- Interest paid on the last business date of quarter
Transfers from the account to another account or to third parties or by check, draft, debit card or similar order are limited to six per calendar month	Online Banking
	Account access using ATM card
	- Can be added to an existing debit card as a secondary account
Transfers from the account to another account or to third parties or by check, draft, debit card or similar order are limited to six per calendar month	Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month
An excess transaction fee of \$8 will be charged for each transfer/ withdrawal in excess	\$1.00 fee for each withdrawal over six per month
	Overdraft Protection Available
	- Ability to link to checking account
	- \$10.00 transfer fee
	Mobile Banking

### IRA High Yield Savings is now IRA Savings

Previous IRA High Yield Savings	New IRA Savings Account
\$50 minimum balance to open	\$100 minimum balance to open with minimum \$25 automatic transfer set up
	- \$500 minimum to open with no auto transfer
No monthly account service charge with daily balances of \$1000 or more	No monthly account service charge
- \$10.00 per month if the daily balance falls below \$1000	
	Quarterly paper statement
\$1000 minimum daily balance to earn interest	Interest is compounded and credited quarterly
- Tiered rates of interest	- \$100 minimum balance to receive interest
- Paid quarterly	- Rate subject to change monthly
	- Interest paid per the account's anniversary date
	Online Banking – view only
	Debit card not available

### HSA Serious Saver Checking is now Health Savings

Previous HSA Serious Saver Checking	New Health Savings Account
\$50 minimum balance to open	No minimum required to open.
	No set-up fees or annual fees.
Interest credited monthly	No minimum balance to maintain to earn interest
	Interest accrues daily on all balances
	- Refer to interest rate charts and account disclosures for full details
	Can make automatic transfers to HSA for regular contributions (customer or employer can make contributions)
	Online Banking – (view only) is available

### High Yield Savings is now Money Market Index

Previous High Yield Savings	New Money Market Index Account
\$50 minimum balance to open	\$5,000 minimum balance to open
No monthly account service charge with daily balances of \$1000 or more	No monthly account service charge with daily balance of \$5,000 or more
- \$10.00 per month if the daily balance falls below \$1000	- \$10.00 per month if the daily balance falls below \$5,000 at any time during the month
Telephone Banking	Monthly paper statement
	- E-statements available
\$1000 minimum daily balance to earn interest	Tiered interest rate based on daily balance
- Tiered rates of interest	- \$0-4,999=No interest
- Paid quarterly	- \$5,000-7,499=Base Rate
	- \$7,500-24,999=Tier 1
	- \$25,000 and above=Tier 2
6 withdrawals per month	Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month
- Charge for each withdrawal in excess of 6 per month is \$8	
	Online Banking
	Overdraft Protection Available
	- Ability to link to checking account
	- \$10.00 transfer fee
	Mobile Banking

### Money Market is now Money Market Index

Previous Money Market Account	New Money Market Index Account
\$50 minimum balance to open	\$5,000 minimum balance to open
No monthly account service charge with daily balance of \$2,500 or more	No monthly account service charge with daily balance of \$5,000 or more
- \$8.00 per month if the daily balance falls below \$2,500	- \$10.00 per month if the daily balance falls below \$5,000 at any time during the month
Telephone Banking	Monthly paper statement
	- E-statements available
\$1000 minimum daily balance to earn interest	Tiered interest rate based on daily balance
- Tiered rates of interest	- \$0-4,999=No interest
- Paid monthly	- \$5,000-7,499=Base Rate
	- \$7,500-24,999=Tier 1
	- \$25,000 and above=Tier 2
6 withdrawals per month	Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month
- Charge for each withdrawal in excess of 6 per month is \$8	
	Online Banking
	Overdraft Protection Available
	- Ability to link to checking account
	- \$10.00 transfer fee
	Mobile Banking

HSA High Yield Savings is now Health Savings	
Previous HSA High Yield Savings	New Health Savings Account
\$50 minimum balance to open	No minimum required to open. No set-up fees or annual fees.
No monthly account service charge with daily balances of \$1000 or more - \$10.00 per month if the daily balance falls below \$1000	No minimum balance to maintain to earn interest Interest accrues daily on all balances - Refer to interest rate charts and account disclosures for full details
\$1000 minimum daily balance to earn interest - Tiered rates of interest - Paid quarterly	
	Can make automatic transfers to HSA for regular contributions (customer or employer can make contributions)
	Online Banking – (view only) is available

### Business Account Comparison

#### Basic Business aka Special Business is now Business Green Checking

Previous Basic Business aka Special Business	New Business Green Checking Account
\$50 minimum to open	\$50 minimum to open - No minimum balance required to maintain
	First 200 items per month processed at no charge
A per item fee of \$.35 will be charged for each debit transaction in excess of 200 during a statement cycle	Above 200 items; \$0.40 per check written and deposited if monthly limit exceeded - No electronic transactions counted toward fees
	Monthly E-statements* – no charge - \$3.00 per month for paper statements - Excludes non-profit organizations, IOLTAs, Estate and Trust Accounts, Rep Payee
	Business Debit Card
	Internet Corporate Cash Management – Free inquiry, in-house transfers and online bill payment
	Online Banking

#### Business Checking aka Regular Business Checking is now Business Green Checking

Previous Business Checking aka Regular Business	New Business Green Checking Account
\$50 minimum to open	\$50 minimum to open - No minimum balance required to maintain
\$3,000 daily balance to waive monthly fee - \$12.00 per month fee if daily balance not maintained	First 200 items per month processed at no charge
\$0.35 per debit	Above 200 items; \$0.40 per check written and deposited if monthly limit exceeded - No electronic transactions counted toward fees
	Monthly E-statements* – no charge - \$3.00 per month for paper statements - Excludes non-profit organizations, IOLTAs, Estate and Trust Accounts, Rep Payee
	Business Debit Card
	Internet Corporate Cash Management – Free inquiry, in-house transfers and online bill payment
	Online Banking

### Interest Business aka Business Blended Rate Checking is now Business Interest Checking

Previous Interest Business aka Business Blended Rate Checking	New Business Interest Checking Account
\$50 minimum to open	\$1000 minimum balance to open
\$10,000 daily balance to waive monthly fee	\$3,000 average monthly balance to waive monthly fee
\$20.00 per month fee if daily balance not maintained	\$10.00 per month fee if average monthly balance not maintained
\$10,000 minimum daily balance to earn interest - Tiered Interest - Interest paid monthly	Interest paid monthly
\$0.35 per debit if balance falls below \$10,000	First 150 items per month processed at no charge Above 150 items; \$0.40 per check written and deposited if monthly limit exceeded - No electronic transactions counted toward fees
	Monthly paper statement – no charge - E-statements available*
	Business Debit Card
	Internet Corporate Cash Management – Free inquiry, in-house transfers and online bill payment
	Online Banking

#### Business Money Market is now Business Money Market

Previous Business Money Market	New Business Money Market
\$50 minimum to open	\$7500 minimum balance to open
No monthly account service charge with daily balance of \$2,500 or more - \$8.00 per month if the daily balance falls below \$2,500	No monthly account service charge with daily balance of \$7,500 or more - \$10.00 per month if the daily balance falls below \$7,500 at any time during the month
	Monthly paper statement - Images of canceled checks sent with monthly statement - E-statements available
\$1000 minimum daily balance to earn interest - Tiered rates of interest - Paid monthly	Tiered interest rate based on daily balance - \$0-19,999=Tier 1 - \$20,000-49,999=Tier 2 - \$50,000 and above=Tier 3
6 withdrawals per month Charge for each withdrawal in excess of 6 per month is \$8	Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month
	Online Banking

#### Commercial Analysis is now Commercial Analysis

Previous Commercial Analysis	New Commercial Analysis
\$50 minimum to open	\$100 minimum to open
An earnings allowance is applied to reduce or eliminate some of the fees on the account	Service charges based on per item and any Treasury fees - Fees are offset by earnings credit calculated on average collected balance in the account
Monthly maintenance fee of \$12 - Deposit items fee (per check deposited) - \$0.14 - Checks paid fee (per paid check) - \$0.18 - Deposit fee (per deposit) - \$0.50	Monthly maintenance fee of \$18 - Deposit Ticket - \$0.55 per ticket - Per Item Deposited - \$0.16 per item - Debit/Checks written - \$0.17 per item - ACH debits/credits - \$0.15 per item - Negative balance – Prime + 3%
	Monthly E-statements* – no charge - Images may be returned at customer's request with monthly statement
	Does not earn interest
	Business Debit Card
	Online Banking
	Business Mobile Banking

### Business Savings is now Business Statement Savings

Previous Business Savings	New Business Statement Savings Account
\$50 minimum balance to open	\$100 minimum balance to open
No monthly account service charge with daily balances of \$100 or more - \$3.00 per month if the daily balance falls below \$100	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
	Quarterly paper statement - E-statements available
Interest is compounded and paid quarterly	Interest is compounded and credited quarterly - Rate subject to change monthly - Interest paid on the last business date of quarter
	Online Banking
	Account access using ATM card - Can be added to an existing debit card as a secondary account
Transfers from the account to another account or to third parties or by check, draft, debit card or similar order are limited to six per calendar month	Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month
An excess transaction fee of \$8 will be charged for each transfer/withdrawal in excess	\$1.00 fee for each withdrawal over six per month
	Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee
	Mobile Banking

#### Fee Schedule

Service	Fee
Check Printing Fee	Varies with Style
Official Check Fee	6.00
Money Order Fee	5.00
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
Remotely Initiated Wires	Additional 25.00
International Wire Transfer (outgoing)	50.00
Remotely Initiated Wires	Additional 25.00
Incoming Wire Transfer	15.00
Incoming International Wire Transfer	15.00
Check Collection Fee (Incoming and Outgoing)	25.00 plus costs
Automated Transfer Set-up/Modification Fee (Excludes Loan Payments and Holiday Savings)	5.00

### Fee Schedule cont'd

Service	Fee
Debit Card Replacement Fee	10.00
NSF Return Item Fee/Paid Overdraft Item Fee/Returned ACH Item Fee	36.00
Returned Deposit Item Fee	10.00
Continuing Overdraft Fee (Per business day beginning on the 8th business day of overdraft)	7.00
Stop Payment Order	36.00
Canadian Check Fee	15.00
Returned Mail Fee	5.00
Dormant Account Fee	5.00/month
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
Tax Levy	50.00
Garnishment	50.00
Revert to Paper Statement Fee (from E-statements)	30.00
Paper Statement Fee (for accounts that require E-statements)	3.00/month
Check images with Statement Fee	3.00/month
Complete Off/Cycle Statement Fee	30.00
Telephone Loan Payment (w/assistance from agent)	\$9.99
Non-Farmers ATM Withdrawl Fee	1.00
Overdraft Protection – Linked Account Per Transaction	10.00
Current Account Transcript	3.00
Gift Card Fees	Card Activation 3.95 Replacement/Lost or Stolen Card 5.00 Gift Card Monthly Inactivity Fee (after 12 months) 2.95
Child Support Checks	5.00
Locked Night Drop Bag	20.00
Zipper Night Drop Bag	5.00
Safe Deposit Box Rental Fees	3x5: 25.00 (plus tax) 5x5: 35.00 (plus tax) 3x10: 45.00 (plus tax) 5x10: 60.00 (plus tax) 10x10: 100.00 (plus tax) 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 6:00 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.

Certificate of Deposit Customers Only: **Your Certificate of Deposit and IRA's** will maintain their current rates and terms until their next maturity. At maturity, your CD or IRA will automatically renew into the rate for CD's or IRA's most closely matching your current CD's or IRA's term. For **IRA clients**, Farmers will succeed Geauga Savings Bank as the trustee of your IRA on Saturday, January 18, 2020. Upon your CD's next renewal, your CD forfeiture will change to Farmers forfeiture terms.

Penalty for early withdrawal:  
Terms of 36 month or greater up to 12 months interest  
Terms of 13 - 35 months up to 6 months interest  
Terms of 12 months or less up to 3 months interest

# Account Changes Summary

Effective January 21, 2020

Welcome to Farmers National Bank  
Please find enclosed:

- Account Changes Summary
- Funds Availability Policy
- Privacy Policy



1.888.988.3276 | farmersbankgroup.com

