

### Consumer Account Comparison

#### Green Checking is now Totally Green Checking

Previous Green Checking	New Totally Green Checking
\$25 minimum balance to open	\$100 minimum balance to open
No monthly account service charge	No monthly account service charge
E-statements required or \$2.00 paper statement fee - Additional \$8.00 per month for copies of checks.	E-statements required or \$3.00 paper statement fee - Additional \$3.00 per month for copies of checks.
Non-interest bearing account	Non-interest bearing account
Unlimited check writing	Unlimited check writing
Debit Card	Debit Card
Freedom Alliance Network	MoneyPass Network
Online Banking – Check images available	Online Banking – Check images available
Online Bill Pay	Online Bill Pay
Mobile Banking	Mobile Banking

#### Student Rewards is now Totally Green Checking

Previous Student Rewards	New Totally Green Checking
\$25 minimum balance to open	\$100 minimum balance to open
Must be between the ages of 14-23.	No monthly account service charge
Must be enrolled in Online Banking and eStatements.	E-statements required or \$3.00 paper statement fee - Additional \$3.00 per month for copies of checks.
Non-interest bearing account	Non-interest bearing account
Unlimited check writing	Unlimited check writing
Debit Card	Debit Card
Freedom Alliance Network	MoneyPass Network
Online Banking – Check images available	Online Banking – Check images available
Online Bill Pay	Online Bill Pay
Mobile Banking	Mobile Banking

#### Workplace Rewards/Workplace Advantage is now Totally Green Checking

Previous Workplace Rewards/Workplace Advantage	New Totally Green Checking
\$25 minimum balance to open	\$100 minimum balance to open
No monthly account service charge as long as customer has employer direct deposit into the account.	No monthly account service charge
E-statements required or \$2.00 paper statement fee - Additional \$8.00 per month for copies of checks.	E-statements required or \$3.00 paper statement fee - Additional \$3.00 per month for copies of checks.
Non-interest bearing account	Non-interest bearing account
Unlimited check writing - Free standard checks	Unlimited check writing
Debit Card	Debit Card
Freedom Alliance Network	MoneyPass Network
Online Banking – Check images available	Online Banking – Check images available
Online Bill Pay	Online Bill Pay
Mobile Banking	Mobile Banking
Rate discount on certain FNBE loans	
Up to \$10.00 in ATM fees refunded per month. Customer must have 10+ point of sale purchases (POS) using their debit card	
Free 3X5 SDB for first 12 months of account opening (50% off subsequent years)	

### Welcome Rewards is now Totally Green Checking

Previous Welcome Rewards	New Totally Green Checking
\$25 minimum balance to open	\$100 minimum balance to open
No monthly account service charge	No monthly account service charge
E-statements required or \$2.00 paper statement fee - Additional \$8.00 per month for copies of checks.	E-statements required or \$3.00 paper statement fee - Additional \$3.00 per month for copies of checks.
Non-interest bearing account	Non-interest bearing account
Unlimited check writing	Unlimited check writing
Debit Card	Debit Card
Freedom Alliance Network	MoneyPass Network
Online Banking – Check images available	Online Banking – Check images available
Online Bill Pay	Online Bill Pay
Mobile Banking	Mobile Banking

### Select Checking is now Premier Interest Checking

Previous Select Checking	New Premier Interest Checking
\$25 minimum balance to open	\$1,500 minimum balance to open
No monthly account service charge with minimum monthly balance of \$2,500 or more - \$15.00 per month if the average balance for the month falls below \$2,500	No monthly account service charge with daily balances of \$1,500 or more - \$10.00 per month if the daily balance falls below \$1,500 at any time during the month
E-statements required or \$2.00 paper statement fee - Additional \$8.00 per month for copies of checks.	Monthly paper statement - E-statements available
Tiered interest rate based on daily balance** - \$0.01 - \$4,999.99 - \$5,000.00 - \$9,999.99 - \$10,000.00 - \$24,999.99 - \$25,000.00 - \$49,999.99 - \$50,000.00 +	Tiered interest rate based on daily balance** - \$0 - \$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
Freedom Alliance Network	MoneyPass Network
Online Banking – Check images available	Online Banking – Check images available
Online Bill Pay	Online Bill Pay
Mobile Banking	Mobile Banking

### Holiday and Wish Club Savings Account

Previous Holiday and Wish Club Savings Account	Principal and Interest
\$5.00 minimum balance to open	Principal and accrued interest will be automatically transferred to another Farmers National Bank of Emlenton deposit account on November 2nd.
Maximum amount you can deposit is \$2,000.00	They will not be re-opened or moved to Canfield.
No monthly account service fee	
Interest is calculated on daily balances and compounded and credited annually.	
Monthly statement	
Automatic transfer required from an FNB checking account.	
Online and Mobile Banking – View Only	
*No partial withdraws can be made from this account. The account can be only fully closed if funds needed prior to the annual payout.	

### Fresh Start Checking is now StartFresh Checking

Previous Fresh Start Checking	New StartFresh Checking
\$25 minimum balance to open	\$100 minimum balance to open
\$10 monthly account service charge	\$9.95 monthly account service charge - \$6.95 monthly account service charge with monthly direct deposit
E-statements required or \$2.00 paper statement fee - Additional \$8.00 per month for copies of checks	E-statements required or \$3.00 paper statement fee
Non-interest bearing account	Non-interest bearing account
Unlimited check writing	Unlimited Check Writing
ATM Card only	Debit Card - \$200.00 ATM Limit - \$500.00 POS Daily Limit
Freedom Alliance Network	MoneyPass Network
Online Banking – Check images available	Online Banking
Online Bill Pay	Online Bill Pay
Mobile Banking	Mobile Banking

### Premium Checking is now Premier Interest Checking

Previous Premium Checking	New Premier Interest Checking
Not a current offering	\$1,500 minimum balance to open
No minimum balance requirement	No monthly account service charge with daily balances of \$1,500 or more - \$10.00 per month if the daily balance falls below \$1,500 at any time during the month
Monthly paper statement - E-statements available	Monthly paper statement - E-statements available
Interest - 0.250% not tiered	Tiered interest rate based on daily balance** - \$0 - \$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
Freedom Alliance Network	MoneyPass Network
Online Banking – Check images available	Online Banking – Check images available
Online Bill Pay	Online Bill Pay
Mobile Banking	Mobile Banking

### Premium Savings is now Statement Savings

Previous Premium Savings	New Statement Savings
\$100 minimum balance to open	\$100 minimum balance to open
Monthly account service charge of \$5.00 if daily balances fall below \$100.00 any time during the month.	Monthly account service charge of \$5.00 if daily balances fall below \$100.00 any time during the month.
Quarterly paper statement - E-statements available - Monthly transcript statement for accounts experiencing electronic transactions during the month	Quarterly paper statement - E-statements available - Monthly transcript statement for accounts experiencing electronic transactions during the month
0.100% interest rate applied on all balances - Interest begins to accrue on the business day that a deposit is made. - The Interest will be compounded monthly and credited monthly.	Variable interest rate applied on balances over \$1.00 - Interest is compounded and credited quarterly - Rate subject to change monthly - Interest paid on the last business date of quarter
Account access using ATM card - Can be added to an existing debit card as a secondary account	Account access using ATM card - Can be added to an existing debit card as a secondary account

### Premium Savings is now Statement Savings (cont.)

Previous Premium Savings	New Statement Savings
Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month	Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month
\$1.00 fee for each withdrawal over six per month	\$1.00 fee for each withdrawal over six per month
Online Banking	Online Banking
Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee	Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee
Mobile Banking	Mobile Banking

### Personal Money Market is now Money Market Index

Previous Personal Money Market	New Money Market Index
\$25 minimum balance to open	\$5,000 minimum balance to open
No monthly account service charge with minimum monthly balance of \$2,000 or more - \$15.00 per month if the average balance for the month falls below \$2,000	No monthly account service charge with daily balance of \$5,000 or more - \$10.00 per month if the daily balance falls below \$5,000 at any time during the month
E-statements required or \$2.00 paper statement fee - Additional \$8.00 per month for copies of checks	Monthly paper statement without check images. - Additional fee of \$3.00 per statement if check images are desired. - E-statements available
Tiered interest rate based on daily balance** - \$0.01 - \$4,999.99 - \$5,000.00 - \$7,499.99 = Base Rate - \$10,000.00 - \$24,999.99 - \$25,000.00 - \$49,999.99 - \$50,000.00 +	Tiered interest rate based on daily balance** - \$0 - \$4,999 = No interest - \$5,000 - \$7,499 = Base Rate - \$7,500 - \$24,999 = Tier 1 - \$25,000 and above = Tier 2
Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month	Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month
\$15.00 fee assessed if have more than six transactions	\$1.00 fee for each withdrawal over six per month
Online Banking – Check images available	Online Banking – Check images available
	Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee
Mobile Banking	Mobile Banking

### ROTH or Traditional IRA Variable Savings is now IRA Savings

Previous ROTH or Traditional IRA Variable Savings	New IRA Savings
\$25 minimum balance to open	Minimum amount to open with automatic transfer set-up – \$100 - Automatic transfer is required from existing Farmers account or account at another financial institution on a weekly, bi-weekly or monthly basis – minimum of \$25 per transfer Minimum amount to open without automatic transfer – \$500
No monthly account service charge	No monthly account service charge
	Quarterly statements - A monthly statement is generated if there are electronic transactions
The Interest will be compounded monthly and credited monthly. - \$0.01 - \$999.99 - \$1,000.00 - \$9,999.99 - \$10,000.00 +	Variable interest rate based on balances over \$100.00. - Interest is paid quarterly per the account's anniversary date. - Rate subject to change monthly
You must take required annual distributions after age 72	Distributions can be taken at any time as long as account does not fall below \$100 minimum balance**
IRS penalties may apply for early withdrawal	**Distributions bringing account below \$100 require close out of account IRS penalties may apply for early withdrawal

### Personal Statement Savings is now Statement Savings

Previous Personal Statement Savings	New Statement Savings
\$25 minimum balance to open	\$100 minimum balance to open
No monthly account service charge with minimum monthly balance of \$100 or more - \$5.00 per month if the average balance for the month falls below \$100	Monthly account service charge of \$5.00 if daily balances fall below \$100.00 any time during the month.
Monthly statement with regular activity - Quarterly Statements - E-statements required or \$2.00 paper statement fee - Monthly transcript statement for accounts experiencing electronic transactions during the month	Quarterly paper statement - E-statements available - Monthly transcript statement for accounts experiencing electronic transactions during the month
Interest begins to accrue on the business day that a deposit is made. - The Interest will be compounded monthly and credited monthly. - This account may earn higher interest rates based on the following average daily balance tiers: - \$0.01 - \$9,999.99 - \$10,000.00 - \$24,999.99 - \$25,000.00 +	Variable interest rate applied on balances over \$1.00 - Interest is compounded and credited quarterly - Rate subject to change monthly - Interest paid on the last business date of quarter
Account access using ATM card - Can be added to an existing debit card as a secondary account	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	Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month
\$15.00 fee assessed if have more than six transactions	\$1.00 fee for each withdrawal over six per month
Online Banking	Online Banking
Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee	Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee
Mobile Banking	Mobile Banking

### Investment Savings is now Statement Savings

Previous Investment Savings	New Statement Savings
\$25 minimum balance to open	\$100 minimum balance to open
No monthly account service charge with minimum monthly balance of \$2,500 or more - \$15.00 per month if the average balance for the month falls below \$2,500	Monthly account service charge of \$5.00 if daily balances fall below \$100.00 any time during the month.
Monthly statement with regular activity - Quarterly Statements - E-statements required or \$2.00 paper statement fee	Quarterly paper statement - E-statements available - Monthly transcript statement for accounts experiencing electronic transactions during the month
Interest begins to accrue on the business day that a deposit is made. - The Interest will be compounded monthly and credited monthly. - This account may earn higher interest rates based on the following average daily balance tiers: - \$0.01 - \$9,999.99 - \$10,000.00 - \$99,999.99 - \$100,000.00 +	Variable interest rate applied on balances over \$1.00 - Interest is compounded and credited quarterly - Rate subject to change monthly - Interest paid on the last business date of quarter
Account access using ATM card - Can be added to an existing debit card as a secondary account	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	Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month
\$15.00 fee assessed if have more than six transactions	\$1.00 fee for each withdrawal over six per month
Online Banking	Online Banking
Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee	Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee
Mobile Banking	Mobile Banking

### Business Account Comparison

#### Business Green Checking is now Business Green Checking

Previous Business Green Checking	New Business Green Checking
\$100.00 minimum balance to open - No minimum balance required to maintain	50.00 minimum balance to open - No minimum balance required to maintain
First 300 items per month processed at no charge	First 200 items per month processed at no charge
Above 300 items; \$0.30 per check written and deposited, per deposit ticket and per electronic debit and credit if monthly limit exceeded	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 - \$5.00 per month for paper statements - Or \$10.00 per month for paper statement with check images	Monthly E-statements – no charge - \$3.00 per month for paper statements - Non-profit organizations, Estate and Trust Accounts, Rep Payee, Guardianships accounts paper statement fee waived upon request
Business Debit Card	Business Debit Card
Internet Corporate Cash Management - Free inquiry, in-house transfers and online bill payment	Internet Corporate Cash Management - Free inquiry, in-house transfers and online bill payment
Online Banking & Mobile Banking	Online Banking & Mobile Banking
Non-Interest bearing account	Non-Interest bearing account

#### Business Accounts Subject to Activity Analysis Charges is now Commercial Analysis

Previous Business Accounts Subject to Activity Analysis Charges	New Commercial Analysis
\$100.00 minimum balance to open	\$100.00 minimum balance to open
\$10.00 monthly account service fee - Per on-us item deposited - \$0.10 per item - Deposit ticket - \$0.10 per ticket - Transit items deposited - \$0.10 per item - Checks paid - \$0.10 per item - Electronic debit or credits - \$0.10 per item - Other charges may apply	\$18.00 monthly maintenance account fee - Per on-us item deposited - \$0.16 per item - Deposit ticket - \$0.55 per item - Transit items deposited - \$0.16 per item - Checks paid - \$0.17 per item - Electronic debit or credits - \$0.15 per item - Uncollected funds charge- Prime+3.0% - Monthly activity fee charged at month end - Other charges may apply. Contact Treasury Management.
Monthly paper statements \$5.00/month or \$10.00/month paper statement with images - E-statement available - Images	Monthly paper statements \$5.00/month –includes images - E-statement available - Images
Business debit card	Business debit card
Online Banking & Business Mobile Banking	Online Banking & Business Mobile Banking

### Money Market Business is now Business Money Market

Previous Money Market Business	New Business Money Market
\$100.00 minimum balance to open	\$7,500.00 minimum balance to open.
No monthly account service fee with monthly average balance of \$5,000.00 or more. - \$15.00 monthly service fee if average monthly collected balance is below \$5,000.00 for the month. - \$15.00 fee for each withdrawal over 6 per month - Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month” should be added with this fee, similar to how it is stated under personal products.	No monthly account service fee with daily balance of \$7,500.00 or more. - \$10.00 monthly service fee if account balance falls below \$7,500.00 at any time during the month.
Monthly paper statements \$5.00/month or \$10.00/month paper statement with images - E-statement available - Images	Monthly paper statement - E-statements available - Images
Online Banking & Mobile Banking	Online Banking & Mobile Banking
Business Debit Card	No Debit Card

#### Business Select Checking is now Business Interest Checking

Previous Business Select Checking	New Business Interest Checking
\$100.00 minimum balance to open	\$1,000.00 minimum balance to open
No monthly account service fee with average monthly collected balance of \$2,000.00 or more - \$15.00 monthly service charge if the average collected balance is below \$2,000.00 for the month	No monthly account service fee with average monthly collected balance of \$3,000.00 or more - \$10.00 monthly service charge if the average collected balance is below \$3,000.00 for the month.
All items per month processed at no charge	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 - E-statement available - \$5.00 for paper statement or \$10.00 for paper statement with images	Monthly paper statement – no charge - Check images included - E-statements available
Tiered interest rate based on collected balance and paid monthly. - \$0.01 - \$24,999.99 = - \$25,000.00 - \$49,999.99 = - \$50,000.00 - \$99,999.99 = - \$100,000.00-\$249,999.99= - \$250,000.00 and above=	Interest calculated on daily collected balance and paid monthly
Business Debit Card	Business Debit Card
Online Banking & Mobile Banking	Online Banking & Mobile Banking

### Business Statement Savings is now Statement Savings

Previous Business Statement Savings	New Statement Savings
\$100.00 minimum balance to open	\$100.00 minimum balance to open
Monthly account service charge of \$8.00 if average balance falls below \$500.00	Monthly account service charge of \$5.00 if daily balance falls below \$100.00 any time during the month.
Monthly paper statement - E-statement available - \$5.00 for paper statement or \$10.00 for paper statement with images	Quarterly paper statement - E-statements available - Monthly transcript statement for accounts experiencing electronic transactions during the month
Tiered rates - \$.01-\$9,999.99 - \$10,000.00-\$24,999.99 - \$25,000.00-\$49,999.99 - \$50,000.00-\$99,999.99 - \$100,000.00 and above	Variable interest rate applied on balances over \$1.00 - Interest is compounded and credited quarterly - Rate subject to change monthly - Interest paid on the last business date of quarter
\$15.00 fee for each withdrawal or debit over six per month	\$1.00 fee for each withdrawal or debit over six per month
Account access using ATM card	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	Limit of six transfers or withdrawals via checks, debit card or other electronic transaction per month
Online Banking & Mobile Banking	Online Banking & Mobile Banking
	Overdraft Protection Available - Ability to link to checking account - \$10.00 transfer fee

#### IOLTA is now PA IOLTA/IOTA

Previous IOLTA	New PA IOLTA/IOTA
\$100.00 minimum balance to open	\$50.00 minimum balance to open
\$5.00 fee assessed against interest income.	No monthly account service fee
Monthly paper statements - Check images included - E-statements available - No charge for statement or images	Monthly paper statements - Check images included - E-statements available - No charge for statement or images
Tiered interest rate based on collected balance and paid monthly. - \$0.01 - \$14,999.99 = - \$15,000.00 - \$29,999.99 = - \$30,000.00 and above =	Interest calculated on daily collected balance and paid monthly
Online Banking	Online Banking

### Fee Schedule

Service	Emlenton Fee	Canfield Fee
Official Check Fee	10.00	6.00
Money Order Fee	N/A	5.00
Counter Check	1.50 up to 5	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 excluded)	10.00	5.00
Domestic Wire Transfer (outgoing)	25.00	25.00
Remotely Initiated Wire Additional Fee	10.00 for recurring	25.00
International Wire Transfer (outgoing)	40.00	50.00
Remotely Initiated Wires Additional Fee		25.00
Incoming Wire Transfer (Domestic)	15.00	15.00
Incoming International Wire Transfer	40.00	15.00
Debit Card Replacement Fee	0	10.00
NSF Return Item Fee/Paid Overdraft Item Fee/Returned ACH Item Fee	37.00	36.00
Returned Deposit Item Fee	10.00	10.00
Daily Overdraft Fee (per business day beginning on the 8th business day of overdraft)	5.00 (after 5 consecutive days)	7.00
Stop Payment Order	37.00	36.00
Canadian Check Fee	30.00	15.00
Returned Mail Fee	5.00 for bad address / per month	5.00/per return
Dormant Money Market & Savings Account	10.00 Dormant (24 months) 5.00 Inactive (18 months)	5.00/service charge cycle after 24 months of inactivity
Dormant Checking Account	10.00 Dormant (12 months) 5.00 Inactive (6 months)	5.00/month after 12 months of inactivity
Research and Reconciliation Printing – Per Page	5.00/statement	1.00/page
Research and Reconciliation – Hourly	20.00/hr	30.00/hour (1 hour minimum)
Account Closure Fee – Under 180 Days	20.00 – under 30 days	35.00
Closed Account Reactivation Fee	0	25.00
Tax Levy	200.00	50.00
Garnishment	200.00	50.00
Non-Farmers ATM Withdrawal Fee	2.00	1.00
Revert to Paper Statement Fee (from E-statements)	2.00	30.00
Check images with Statement	10.00 statement w/ images	3.00/month
ATM Surcharge (non-customer fee)	3.00	3.50
Overdraft Protection – Linked Account Per Transaction	10.00	10.00
Current Account Transcript	5.00	3.00/current account transcript
Safe Deposit Box Rental Fees	3x5** .....\$25.00 3x10** .....\$50.00 5x10** .....\$75.00 10x10** .....\$100.00 Replacement Key .....\$30.00 Drilling .....\$150.00 Late Fee .....\$5.00	3x5 ..... \$25.00 5x5 ..... \$35.00 3x10 ..... \$45.00 5x10 ..... \$60.00 10x10 ..... \$100.00 Drilling ..... \$150.00 Key Replacement ..... \$20.00

NSF Return Item Fee/Paid Overdraft Item Fee/  
Returned ACH Item Fee

Payees or merchants may present an item multiple times for payment if the initial or a subsequent presentment is unpaid due to insufficient funds or other reason (re-presentment). Each presentment is considered an item and will be charged accordingly. For these purposes, an item is considered to be a check, pre-authorized draft, ATM or Debit card transaction, ACH (electronic) transaction or other withdrawal, transfer, payment or debit. As a result, we will charge you a Paid Overdraft Item Fee or NSF Return Item Fee each time an item is presented which would overdraw or further overdraw your account if the item were paid, or if we decline to pay the item and return the item unpaid.

# Account Changes Summary

Welcome to



1.888.988.3276 | farmersbankgroup.com

