

Money Market Accounts

(Business & Personal Use)

The Money Market Account combines the features of a savings account with the flexibility of a checking account. This deposit account earns interest and allows you flexible access to your funds - a great way to broaden your investment portfolio, while keeping your short-term savings liquid!

- \$2,500 minimum opening balance
- Interest rate paid on daily collected balance of \$2,500+
- Six withdrawals are allowed per monthly statement cycle
- No monthly service fee if average collected balance of \$2,500 is maintained; if not maintained, then \$13.95 monthly service fee will apply.

****Reg D:** Account transactions are limited by Regulation D under Federal Law. To comply with this rule, FNBT.COM BANK will uphold the federal limit of no more than SIX "Reg D Transactions" per service charge cycle. There is a \$10.00 per item fee for items in excess of these limitations per service charge cycle.

IOLTA

Interest on Lawyer's Trust Account

These accounts are typically established by attorneys to maintain funds for their clients.

Interest bearing operating account that complies with the requirements of the IOLTA program of the state bar association.

Interest earned, less permissible fees, are paid to the state bar association.

Client is responsible for fees that the state bar program does not permit to be paid from the interest.

Excess fees are deduct from client's other account relationship.

Business Checking Accounts

Small Business Checking

\$2,500 minimum daily balance OR
\$5,000 average daily balance
\$10 monthly fee if below both minimums
80 checks per month
20 deposits per month
200 deposited items per month
.55 cents per item in excess of any category
ATM and Debit Cards are available to sole proprietors
Check Images are returned in monthly Statement

Commercial Checking*

\$9.99 monthly fee
.20 cents per check
.30 cents per deposit
.15 cents per deposited item
ATM and Debit Cards available to sole proprietors
ECR applied to offset service charge
Check Images are returned in monthly statement

Basic Business Checking

\$40 opening fee PLUS cost of initial printed check order
\$20 monthly fee
40 checks per month
20 deposits per month
100 deposited items per month
.55 cents per item in excess of any category
ATM and Debit Cards available to sole proprietors
Check Images are returned in monthly statement

* Earnings Credit is designed to offset service charge based on monthly average collected balance, less reserve requirement, which equals investable balance.

Individual Retirement Accounts

Traditional IRA, Roth IRA, Simplified Employee Pension (SEP), Educational IRA
All IRA account types subject to IRA and IRS penalties, rules and restrictions.

IRA Certificates of Deposit

Rates and term periods ranging from 3 months up to 5 year maturities
Minimum \$1,000 deposit
Bank penalties applied for early withdrawals

IRA Savings Accounts

Time Deposit Open Account (TDOA)

Interest credited quarterly
\$50.00 minimum to open
Additional contributions allowed
No Bank penalty for distributions or withdrawals

Preferred IRA Savings Account

Interest credited quarterly
\$2,000 minimum to open
Additional contributions allowed
No Bank penalty for distributions or withdrawals

Additional Services

- ACH Processing
- ATM Cards
- ATM Placement Service
- Bill Payment Online
- Business Lending
- Debit Card
- Electronic Bank Statements
- Escrow Accounts
- Generations Gold® Club
- Home Deposit
- Home Equity Loans
- Live Chat Online
- MasterCard®
- Mobile Banking
- Mortgage Lending
- Online Banking
- Private Banking
- Remote Check Deposit
- Safe Deposit Box Rental
- Secured MasterCard
- Visa Card®
- Bank Statement on CD
- IOLTA- Trust Accounts

G:Procedures FNBT/Products/P&S Brochure March 2011

FNBT.COM

Products & Services

FNBT.COM BANK

P.O. Drawer 1327
Fort Walton Beach, FL 32549
850.796.2000

Member FDIC ~ Equal Housing Lender

Personal Checking Accounts

Flamingo Gold Checking

No minimum balance
Unlimited check writing
Free Online Bill Pay
Free Generations Gold® Club
50% off Official (Cashier's) Checks
Free Notary Services
\$5 discount Safe Deposit Box rental
ATM and Debit Cards available
\$6.99 monthly fee
Check Images are returned in monthly statement

Free Checking with EBS

No minimum balance
Unlimited check writing
Electronic Bank Statement **required**
ATM and Debit Cards available
Check Images are returned in monthly statement

Unlimited Checking

No minimum balance
Unlimited check writing
ATM and Debit Cards available
\$1.99 monthly fee
Check Images are not returned in monthly statement

Special Checking

\$35 opening fee PLUS cost of initial printed check order
\$6.99 monthly fee
No minimum balance
ATM and Debit Cards available
Check Images are not returned in monthly statement

Personal Checking Accounts

(continued)

Preferred Checking (50+ Age)

\$100 minimum daily balance
\$1.99 monthly fee if below minimum daily balance
Unlimited check writing
Free wallet style stock checks (limit 2 orders per 12 months)
ATM and Debit Cards available
Check Images are not returned in monthly statement

50 Club Interest Checking (50+ Age)

Interest credited monthly
\$1,000 minimum daily balance to earn Interest
\$2,500 minimum daily balance
\$11 monthly fee if below \$2,500 minimum daily balance
Unlimited check writing
Free wallet style stock checks (limit 2 orders per 12 months)
Free Generations Gold® Club
Free Official (Cashier's) Checks
Free Notary Services
\$5 discount Safe Deposit Box rental
ATM and Debit Cards available
Check Images are not returned in monthly statement

Non-Profit Checking Accounts

Non-Profit Checking Analysis*

Unlimited check writing
\$4.99 monthly maintenance fee
.15 cents per deposit
.10 cents per check
.07 cents per deposited item
ECR applied to offset service charge
Check Images are returned in monthly statement

Non-Profit Checking Limited

\$1.99 monthly maintenance fee
40 checks per month
20 deposits per month
100 deposited items per month
.25 per item in excess in any category
Check Images are not returned in monthly statement

Interest Checking Accounts

Personal Interest Checking

Interest credited monthly
\$1,000 minimum daily balance to earn interest
\$12.95 monthly fee if average daily ledger balance drops below \$1,500
Unlimited check writing
Check Images are returned in monthly statement

Business Interest Checking*

*Available to eligible Business types

Interest credited monthly
\$1,000 minimum daily balance to earn interest
\$12.99 monthly maintenance fee
.30 cents per deposit
.20 cents per check
.15 cents per deposited item
ECR applied to offset service charge
Unlimited check writing
Check Images are returned in monthly statement

Savings Accounts

Regular Savings (Personal & Business)

Interest credited quarterly
\$200 minimum daily balance
\$4 monthly fee if below \$200 minimum daily balance
6 withdrawals per calendar quarter
\$2 per withdrawal in excess of 6 per calendar quarter
****Reg D** restrictions apply

Preferred Savings (Personal & Business)

Interest credited monthly
\$5,000 minimum daily balance
\$4 monthly fee if below \$5,000 minimum daily balance
1 withdrawal per calendar month
\$5 per withdrawal in excess of 1 per calendar month
****Reg D** restrictions apply

Young Savers

Interest credited quarterly
\$50 minimum daily balance
.99 cents monthly fee if below \$50 minimum daily balance
6 withdrawals per calendar quarter
\$2 per withdrawal in excess of 6 per calendar quarter
Requires social security number of minor and parent or legal guardian as signer
Reverts to Regular Savings Account on minor's 18th Birthday
****Reg D** restrictions apply

Health Savings Account (HSA)

Interest credited monthly
\$2.50 monthly service charge
\$27.50 account opening fee
Access via Debit card

Certificate of Deposits (CD)

Rates/Terms from 3 months up to 5 year maturities
Minimum \$1,000 deposit