



Products
&
Services

BUSINESS CHECKING ACCOUNTS

Small Business Checking

No monthly service charge with minimum daily balance of \$2,500

OR

\$10 monthly service charge with minimum daily balance below \$2,500

80 checks/withdrawals per month
20 deposits/credits per month
200 deposited items per month
.55 cents per additional item

ATM Card and Debit Card

Electronic Bank Statement with images

BUSINESS CHECKING ACCOUNTS

Commercial Checking

No minimum balance required

\$9.99 monthly service fee

.20 cents per debit/check
.30 cents per credit
.15 cents per deposited item

Earnings Credit applied to offset service charge*

Electronic Bank Statement with images

Additional Services Available

ACH Processing
ATM Card
ATM Placement Services
Bank Statement on CD
Bill Payment
Business Lending
Cash Management
Electronic Bank Statement-including images
Escrow Accounts
Generation Gold Club Membership
Home Deposit
Home Equity Lines
IOTA-Trust Accounts
Live Chat Online
MasterCard/Visa Credit Cards
Mobile Banking
Mortgage Lending
Paper Bank Statement
Private Banking
Remote Check Deposit
Safe Deposit Box Rental

FNB BANK
29 N. Eglin Parkway
P. O. Drawer 1327 (32549)
Fort Walton Beach, FL 32548

850.796.2000

www.fnbt.com

Member FDIC – Equal Housing Lender

BUSINESS CHECKING ACCOUNTS

Basic Business Checking

No minimum balance required

\$20 monthly service charge

40 checks/withdrawals per month
20 deposits/credits per month
100 deposited items per month
.55 cents per additional item

\$40 account opening fee PLUS cost of initial check order

ATM Card and Debit Card

Electronic Bank Statement with images

NON-PROFIT CHECKING ACCOUNTS

Non-Profit Checking Analysis

\$4.99 monthly service charge

.10 cents per debit/check
.15 cents per credit
.07 cents per deposited item

Earnings Credit applied to offset service charge*

Electronic Bank Statement with images

NON-PROFIT CHECKING ACCOUNTS

Non-Profit Checking Limited

\$2.99 monthly service charge

40 checks/withdrawals per month
20 deposits/credits per month
100 deposited items per month
.25 cents per additional item

Electronic Bank Statement with images

Products & Services	<u>FREE DEBIT CARD BANK ACCOUNT</u> No Monthly Service Charge No minimum balance requirement - FREE-Debit/ATM Card (combination) - FREE-Electronic Bank Statement - FREE-Mobile Banking - FREE-Online Banking - FREE-Home Deposit - FREE-Telephone Banking	<u>PERSONAL CHECKING ACCOUNT</u> <u>Checking Account W/O Int.</u> \$2.50 monthly service charge Monthly service charge is <u>waived</u> with: - A minimum daily balance of \$250 <u>OR</u> - A minimum of 10 debit card transactions during monthly account cycle Unlimited check writing Online Banking Home Deposit Telephone Banking ATM Card AND Debit Card Electronic Bank Statement with images	<u>PERSONAL INTEREST ACCOUNT</u> <u>Checking Account W/ Int.</u> No monthly service charge with minimum daily balance of \$1,000 <u>OR</u> \$10 monthly service charge with minimum daily balance below \$1,000 Earn interest on daily collected balance and credited to account monthly Unlimited check writing OR use as a Savings account without restrictions Online Banking Home Deposit Telephone Banking ATM Card AND Debit Card Electronic Bank Statement with images
FNBT BANK 29 N. Eglin Parkway P. O. Drawer 1327 (32549) Fort Walton Beach, FL 32548 850.796.2000 www.fnbt.com Member FDIC – Equal Housing Lender	<u>PERSONAL CHECKING ACCOUNT</u> <u>Special Checking Plus</u> No minimum balance required \$10 monthly service charge \$35 account opening fee PLUS cost of initial check order Unlimited check writing Online Banking Home Deposit Telephone Banking ATM Card AND Debit Card Electronic Bank Statement with images	<u>CERTIFICATE OF DEPOSIT</u> Fixed Rate for 1 year term Interest credited quarterly Minimum \$1,000 to open Bank penalties apply for early withdrawals <u>Other Services Available</u> Bill Payment - \$6.95 monthly or FREE with a minimum of 4 bill payment per month Paper Bank Statement - \$4 per month per account Generations Gold Club - \$4 per month	<u>INDIVIDUAL RETIREMENT ACCOUNTS</u> <u>Traditional, ROTH and SEP IRA options</u> <u>IRA Certificate of Deposit</u> Fixed Rate for 1 year term Interest credited quarterly Minimum \$1,000 to open Bank penalties apply for early withdrawals*** <u>IRA Savings Account</u> Fixed Rate for 3 month term Interest credited quarterly Minimum \$2,000 to open Additional Contributions allowed No bank penalty for early withdrawals***

This product brochure contains basic information of accounts offered by FNBT BANK. Complete Truth & Savings disclosures of interest rates, terms and conditions can be obtained from any FNBT Bank office.

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

**Reg D: Account transactions may be limited by Regulation D under Federal Law. To comply with this rule, FNBT may uphold the federal limit of no more than SIX Reg D Transactions per statement cycle.

***IRA and HSA accounts are subject to IRA and IRS rules, restrictions and penalties.

(Revision Date 1.8.26)