



Personal Account Information

Lifestyle Checking Monthly Service Charge: \$10.00 per statement cycle

Avoid the monthly service charge if you meet ONE (1) of the following during the statement cycle: \$1,000 or more per day average daily balance OR \$10,000 or more combined average daily balance, for the preceding month, in any combination of checking, savings, certificate of deposit, IRA, money market accounts or consumer loan balances. Service charge reduced to \$9.00 with online statements.

Premierstyle Checking Monthly Service Charge: \$25.00 per statement cycle

Avoid the monthly service charge if you meet ONE (1) of the following during the statement cycle: \$7,500 or more per day daily balance OR \$25,000 or more combined minimum daily balance, for the preceding month, in any combination of checking, savings, certificate of deposits, IRA, money market accounts or consumer loan balances.

eStyle Account Monthly Service Charge: \$5.00 per statement cycle

Avoid the monthly service charge if you meet ONE (1) of the following during the statement cycle: Make at least ONE (1) deposit OR FIVE (5) customer-initiated transactions.

eStyle Plus Account Monthly Service Charge: \$25.00 per statement cycle

Avoid the monthly service charge if you meet ONE (1) of the following during the statement cycle: \$1,000 or more average daily balance OR \$25,000 or more combined minimum daily balance, for the preceding month, in any combination of checking, savings, certificate of deposit, IRA or money market accounts.

Private Banking Select Checking Monthly Service Charge: \$15.00 per statement cycle

Avoid the monthly service charge if you meet ONE (1) of the following during the statement cycle: \$7,500 or more daily balance OR \$15,000 or more combined daily balance, for the preceding month, in any combination of checking, savings, certificate of deposit, IRA or money market accounts.

Private Banking Select Plus Checking Monthly Service Charge: \$25.00 per statement cycle

Avoid the monthly service charge by maintaining \$100,000 or more in combined monthly average balances, for the preceding month, in any combination of checking, savings, certificate of deposit, IRA or money market account, OR \$250,000 in investment management balances with First National Investment Services or First National Trust Company.

WorkPlace First Checking Monthly Service Charge: \$5.00 per statement cycle

Avoid the monthly service charge if you meet ONE (1) of the following during the statement cycle: Make at least ONE (1) Direct deposit OR mobile deposit, OR ATM deposit, OR branch deposit each statement cycle. Internal account to account transfers excluded.

FirstRate Money Market Monthly Service Charge: \$10.00 per statement cycle

Avoid the monthly service charge if you maintain an average daily balance of \$5,000 or more.

Private Banking Select Money Market Monthly Service Charge: \$10.00 per statement cycle

Avoid the monthly service charge if you maintain an average daily balance of \$5,000 or more.

FirstRate Savings Monthly Service Charge: \$5.00

Avoid the monthly service charge if you maintain an average daily balance of \$500 or more. If you are under the age of 18, the service charge is waived on your behalf. Once you reach the age of 18, a service charge will be assessed unless an average daily balance of \$500 or more is maintained in the account.

Health Savings Account (HSA)

HSA Initial Set-up Fee \$25.00
 HSA Annual Fee \$20.00 per year
 No initial set-up fee and annual fee if already an existing FNB personal checking account holder.

Overdraft Services

Overdrafts for checks, in-person withdrawals, automatic bill payments or other transactions using your account number may be authorized and paid on a case-by-case basis. Overdraft and Returned Item Fees do apply. Overdrafts for everyday one-time debit card transactions and ATM transactions are not authorized and paid unless you allow FNB to do so. These are declined at no cost.

Overdraft Fee \$35.00 per item

An Overdraft Fee is charged when an item is paid.

Returned Item Fee \$29.00 per item

A Returned Item Fee is assessed each time an item is returned unpaid.

Overdraft/Returned Item Fee Limits

You will not be charged more than \$140 on any business day for any combination of Overdraft and Returned Item fees.

Overdraft Services (continued)

Overdraft Notification: You will not be assessed an overdraft or returned item charge on any transaction of \$5.00 or less.

Overdraft Protection Fee¹

Transfers from checking, savings, Money Market accounts or personal line of credit.

Employee Checking	No charge
Premierstyle Checking	No charge
Private Banking Select Checking	No charge
Private Banking Select Plus Checking	No charge
WorkPlace First Checking	No charge
eStyle Account	Not available
eStyle Plus Account	Not available
All other accounts	\$10.00 per transfer

Statements and Notices

Paper Statement Fee

Freestyle Checking	\$3.95 per statement cycle
Employee Checking	\$3.95 per statement cycle
Student Checking	\$3.95 per statement cycle
Health Savings Account (HSA)	\$3.95 per statement cycle
WorkPlace First Checking	\$3.95 per statement cycle
eStyle Account	\$2.00 per statement cycle
eStyle Plus Account	\$3.95 per statement cycle

Check Images Fee: Assessed in addition to the Paper Statement fee. Canceled checks will not be returned. Fee is charged every statement cycle, even if there are no canceled checks during that month.

Freestyle Checking	\$3.00 per statement cycle
Employee Checking	\$3.00 per statement cycle
Student Checking	\$3.00 per statement cycle
Health Savings Account (HSA)	\$3.00 per statement cycle
WorkPlace First Checking	\$3.00 per statement cycle

Hold Mail Fee \$10.00 per statement cycle

Other Account Charges and Services

Canadian/Foreign Check Handling Charge	\$6.00 per item
Check Cashing On-Ups (Non-Customer)	\$10.00 each
Collection Item Domestic	\$20.00 each + third party fees
Collection Item Foreign	\$20.00 each + third party fees
Counter Check	\$1.00 each
Deposit Ticket	\$1.00 each
Dormant Account Fee	\$10.00 per month
Fee assessed after 24 consecutive months of inactivity. Fees are not assessed for savings account holders under the age of 18 and are waived on your behalf.	
eStyle Account	No charge

Early Account Closing

\$50.00 per account if the account is closed within 180 days of opening.

eStyle Account	No charge
FirstRate Savings	No charge
IRA Savings	No charge
Private Banking Select Plus Checking	No charge

Garnishment Fee \$200.00 each

External Transfer Fee \$50.00 each

Transfer IRA funds to another institution.

Levies \$200.00 each

Medallion Stamp Guarantee \$10.00 each

Night Deposit Annual Fee \$20.00 per year

Night Deposit Disposable Bag Fee Varies

Night Deposit Lock Bags \$35.00 each

Night Deposit Additional Keys \$8.00 each

Penguins Power Play Package Annual Fee \$25.00 per year

Excess Transfer Fee² \$15.00 per transaction

Fee assessed for each transaction per calendar month for Savings Accounts and per statement cycle for Money Market Accounts in excess of the prescribed limits.



Other Account Charges and Services (continued)

Stop Item Charge	
Employee Checking	No Charge
Private Banking Select Checking	No charge
Private Banking Select Plus Checking	No charge
Premierstyle Checking	No charge
All other accounts	\$37.00 each
FNB Xpress Deposit Fee TM	
Each check \$20.00 to \$100.00	\$2.00 flat fee per item
Each check over \$100.00	2% fee per item

Image and Photocopy Requests

Account History Printout	\$5.00 each
Account Reconciliation/Research Fee <i>Minimum charge of \$20.00.</i>	\$20.00 per hour
Branch-Assisted Statement Copy Request	\$5.00 each
Branch-Assisted Document Copy Request	\$5.00 each
Branch-Assisted Check Copy Request	\$5.00 each
<i>Fee for assistance from a Branch Service Representative.</i>	
Photocopies	\$0.50 each

Online & Mobile Banking

Online Banking Access *	No charge
Mobile Banking Access *	No charge
CardGuard Debit Card Controls	No charge
Mobile Check Deposit	No charge
Mobile Instant Balances	No charge
Mobile Alerts	No charge
* SMS/Text and data fees may apply; consult your internet service provider or wireless carrier for more details.	

Transfer via Online & Mobile Banking

Internal Transfer (Between FNB Accounts)	No charge
External Transfer (To/From Non-FNB Accounts)	
Standard Delivery only (3 days) for:	
Student Checking	No charge
Employee Checking	No charge
Private Banking Select Plus Checking	No charge
All other accounts	\$0.50 each
Next-Day Delivery	
All accounts	\$1.00 each
Zelle @ Person-to-Person Payments	
Send Money	No charge
Request Money	No charge
Stop Payment Request	\$10.00 each

Bill Payment via Online & Mobile Banking

Standard Bill Payment	No charge
Expedited Same-Day Bill Payment (ACH)	\$4.95 each
Expedited Overnight Bill Payment (Check)	\$14.95 each

Debit Card and ATM Transactions

FNB ATM Fee	No charge
Fee For ATM Withdrawal (Foreign ATM Fee)	\$2.95 each
Employee Checking	No charge
Student Checking	Two (2) refunded per statement cycle
eStyle Plus Account	Four (4) refunded per statement cycle
Premierstyle Checking	No charge
Workplace Banking	No charge
Private Banking Select Checking	No charge
Private Banking Select Plus Checking	No charge
Private Banking Select Money Market	No charge
ATM/Debit Card Replacement	\$10.00 each
ATM/Debit Card Replacement Expedited Shipping	\$50.00 each

See the *Truth-In-Savings* disclosure and the *Deposit Account Agreement* for full account details.

Fees apply to all accounts unless otherwise noted. Fees are subject to change at any time. Products, services and prices may vary by market. We reserve the right to enforce or to delay a charge under this schedule without losing the right to assess the charge in the future.

ATM Surcharge Fees

A Surcharge may be assessed by the ATM owner for a withdrawal made at certain ATMs not owned by First National Bank. Transaction limits and fees may apply to transactions made at ATMs not owned by First National Bank.

Cash Alternatives

Money Order	\$5.00 each
Official Checks	\$10.00 each

Safe Deposit Box

Safe Deposit Box Rental	Fee varies by box size
Safe Deposit Box Drilling	\$175.00
Safe Deposit Box Inventory	\$25.00
Safe Deposit Box Lost Key Replacement	\$25.00 each
Safe Deposit Box Late Payment Fee	\$10.00

Foreign Currency

Foreign Currency Exchange	
Less than \$250 in US value	\$10.00
\$250 or more in US value	No charge
<i>Foreign currency orders must be picked up within 7 calendar days of being placed to avoid a \$10.00 fee.</i>	
Foreign Travelers Checks	\$1.00 per \$100.00
Foreign Priority Overnight Delivery	
Less than \$1,500 in US value	\$10.00
\$1,500 or more in US value	No charge

Wire Transfers

Incoming Wire (Domestic & International)	
Premierstyle Checking	\$22.00 each Two (2) at no charge per statement cycle
Private Banking Select Plus Checking	No charge
Outgoing Wire (Depositors Only) Domestic	
Private Banking Select Plus Checking	\$30.00 each No charge
Outgoing Wire (Depositors Only) International	
Private Banking Select Plus Checking	\$50.00 each No charge

Intermediary Fees

Third party intermediary banks may charge their own fees for processing international wires and will deduct their fees from the total amount of your wire transfer. First National Bank is not responsible for any intermediary fees.

1 Overdraft Protection

Transfers linked to a checking, savings, money market or personal line of credit are made in increments of \$100. However, if less than \$100 is available from your funding account, we will transfer the full amount available. If the overdraft balance in your checking is greater than the amount available in your funding account, the entire available amount will be transferred. If the amount available in the funding account is used in full, Overdraft and Returned Item Fees may apply to the overdrawn amount. All transfers are subject to availability of funds in the funding account and any other applicable conditions, such as transaction limitations if the funding account is a savings account or a money market deposit account. Transfers from lines of credit are subject to the terms of the Applicable Agreement and/or Disclosure Statement, which shall include, but not be limited to, interest charged on amounts transferred.

2 Transaction Limitations on Savings and Money Market Accounts

The depositor is permitted or authorized to make no more than six (6) transfers and withdrawals, or a combination of such transfers and withdrawals, per calendar month for Savings Accounts or statement cycle for Money Market Accounts including transfers to another account (including a transaction account) of the depositor at the same institution or to a third party by means of preauthorized, telephone or automatic transfer, or by check, draft, debit card or similar order made by the depositor and payable to third parties. You can make unlimited deposits and withdrawals at a branch or ATM. Failure to follow the transfer and/or withdrawal limitations may result in converting your interest bearing account to a non-interest bearing product type.