
BUSINESS CHECKING

Every business is as unique as each individual. That's why we designed a comprehensive set of business checking accounts to meet your specific needs. Whether you are looking for an account to manage your high transaction volume, or one used for minimal activity, The First National Bank in Sioux Falls has a solution just for you.

Statement Options

- eStatements
- Paper statements with images included

Corporate Checking

The Corporate Checking account provides unlimited check writing privileges with fees offset by earnings credit. It is an ideal account for all business types with high account activity from sole proprietors to large corporations.

Earnings and Service Charges

Corporate Checking accounts are analyzed monthly to determine the earnings credit allowance using the average available balance after deduction of legal reserve requirements (investable balance). Credit will be given on these investable balances and will be discretionary based on the 91-day Treasury Bill rate. Average negative available balances will be assessed charges at *The Wall Street Journal* prime rate plus two percentage points.

Charges Offset by Earnings Credit

The following charges may be offset by the earnings credit:

Monthly Maintenance	\$10.00
Checks	\$0.10
Electronic Funds Transfer Debits (EFT Debits)	\$0.10
Deposited On Us Items	\$0.03
Deposited Twin City/Fed Gov't Items	\$0.08
Deposited Local Clearings Items	\$0.08
Deposited Out of Town Items (9 th Fed and Transit Items)	\$0.08
Returned Item Fee	\$6.00 per item
Re-deposit of Returned Item Fee	\$1.00 per item
Coin and Currency Deposited (Charges for Deposited Cash)	\$1.00 per thousand
Coin and Currency Withdrawn (Charges for Deposited Cash)	\$1.00 per thousand
Canadian Check Processing Fee (Canadian Items)	\$10.00 per check + exchange fee

Corporate Checking accounts will be charged a Balance Assessment monthly. The rate is subject to change and is based on the FDIC rate. The fee will be calculated by applying a monthly FDIC factor to each \$100.00 of average daily balance in the account during the monthly statement cycle.

Small Business Checking

The Small Business Checking account is ideal for small businesses or businesses with moderate checking activity.

Features and Service Charges

Minimum Average Ledger Balance	\$500.00
Service Charge if Balance Falls Below Minimum	\$10.00*
Number of Items Allowed per Statement Cycle	150 items**
Service Charge if Number of Items Allowed is Exceeded	\$0.25 per item over the limit

Fees and Charges

The following fees and charges may be assessed against your Corporate Checking or Small Business Checking account:

NSF Return Fee*** or NSF Paid Fee****	\$33.00 per item
Per Day Maximum	\$330.00
Overdraft Charge (recurring)****	\$33.00 each seven consecutive days
Stop Pay Charge	\$33.00 per request
Returned Item Fee	\$6.00 per item
Re-deposit of Returned Item Fee	\$1.00 per item
Dormant Account Fee	\$10.00 per month
Invalid Address Fee	\$7.50 per month
Check Copy Fee	\$3.00 per copy
Deposited Item Copy Fee	\$3.00 per copy
Incoming Domestic Wire Transfer Fee	\$20.00
Incoming International Wire Transfer Fee	\$25.00
Outgoing Domestic Wire Transfer Fee	\$25.00
Outgoing International Wire Transfer Fee	\$50.00
Outgoing Domestic Wire Template Fee	\$20.00
Outgoing International Wire Template Fee	\$50.00
Returned Wire Transfer Fee	\$6.00
Wire Transfer Correction Fee	\$10.00
Same Day Tax Payment Wire Fee	\$50.00
Reverse Wire (Drawn Down) Fee	\$25.00
Collection Fee	\$30.00 per item
Canadian Check Processing Fee	\$10.00 per check + exchange fee

*This fee is waived if you elect to receive eStatements and disclosures.

Note: If you have changed your email address since enrolling for eStatements and disclosures, please remember you also need to update your email address with us. You may update your email address by logging in to your account and clicking on *eStatements* under the Quick Launch section. Select *eStatements and Disclosures Email Change*, complete the required fields, and then click *Update*. This will send a change request to Business Solutions, and they will contact you to verify the request. We will then be able to ensure there is no disruption in receiving your eStatements and disclosures, and the \$10.00 service charge will continue to be waived.

**Examples of items include: all checks, ATM debits, electronic funds transfers, deposits, deposit tickets and deposited items or deposited activity in the account. Sweep transactions are not considered items.

***A check/item (payment) may be presented multiple times, and we do not monitor or control the number of times a transaction is presented for payment. An NSF Return Fee may be charged each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

****This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

NOTE: We may report other information about your account to consumer reporting agencies. Late payments, missed payments, or other defaults on your account may be reflected in your consumer report.