
PREFERRED AG CHECKING

Account Benefits

Receive these benefits with the Preferred Ag Checking Account:

- No annual fee on your Business Debit Card with rewards
- Earn reward points on qualifying purchases made with your Business Debit Card. Redeem your points for merchandise, travel, gifts cards, and more. For more information, visit www.points2u.com/fnbsf.
- Protect account information and go green by enrolling for eStatements or CD-ROM statements and receive 5,000 additional points on your Business Debit Card.
- Business Debit Card transaction statement – A monthly report with multi-card activity
- Business Online Banking
 - Transfer funds electronically between your accounts at First National Bank
 - Manage your line of credit electronically
 - Export account information to accounting software
 - Positive Pay is available to reduce reconciliation time and prevent fraud
- Alerts, Mobile Banking, and Telephone Banking services

Account Details

Rate Information

This account does not earn interest.

Minimum Balance Requirements

There are no minimum balance requirements to open this account.

Fees and Charges

The following fees and charges may be assessed against your 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

Cost for check printing varies depending on the style of checks ordered.

*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.