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## 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](http://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
Dormant Account Fee	\$10.00 per month
Invalid Address Fee	\$10.00 one time per invalid address
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	\$55.00
Outgoing Domestic Wire Template Fee	\$20.00
Outgoing International Wire Template Fee	\$55.00
Returned Wire Transfer Fee	\$6.00
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	\$15.00 per check + exchange fee

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

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\*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.