STUDENT CHECKING*
TRUTH IN SAVINGS DISCLOSURE

Account Details

Rate Information
This account does not earn interest.

You will be refunded ATM service charges of up to $20.00 per account per statement cycle if you are enrolled for eStatements and disclosures.**

The refunded ATM service charges will be automatically credited to your Student Checking account on the last day of the statement cycle as long as you continue to receive eStatements and disclosures.

Minimum Balance Requirements
You must deposit $100.00 to open this account.

Fees and Charges

The following fees and charges may be assessed against your account:

NSF Return Fee	$20.00 per item
Per Day Maximum	$60.00
NSF Paid Fee***	$30.00 per item
Per Day Maximum	$90.00
Stop Pay Charge	$35.00 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	$35.00
Outgoing International Wire Transfer Fee	$55.00
Outgoing Domestic Wire Template Fee	$25.00
Outgoing International Wire Template Fee	$55.00
Returned Wire Transfer Fee	$6.00
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.

Account Benefits

Personal Banking Services
You will be assigned your own personal banker, who will help you with all of your banking needs, at the location that is most convenient for you.

Receive a text or email alert when your balance falls below a set threshold by enrolling in Low Balance Alert.

Direct Deposit and Bill Pay
Enjoy the convenience of direct deposit and automatic bill pay. We can fill out the paperwork for you.

Additional Services
Receive these additional services with the Student Checking account:

- No annual fee on your debit card
- Personal Online Banking including mobile banking, mobile deposit, account activity alerts, eStatements, and bill pay
- Free Telephone Banking services

*ACCOUNT LIMITATION: The Student Checking account is available for consumer accounts only. Only one account may be opened per Social Security Number. An individual 25 years of age and under may only have one Student Checking account. Within 12 months of reaching the age of 26, this account will be converted to a Personal Checking account. The First National Bank in Sioux Falls reserves the right to cancel the program at any time.

**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 Profile. Under the Email section, click on Edit and enter your new email address. Once you have confirmed it, click Save. We will then be able to ensure there is no disruption in receiving your eStatements and disclosures, and the ATM service charges will continue to be refunded.

***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.