

# The First National Bank in Sioux Falls

## Products and Services

### Deposit Products

Available at all offices (See brochures for details)

- Personal Checking Accounts
- Business Checking Accounts
- Savings Accounts
  - Traditional Savings Accounts
  - Health Savings Accounts
- Certificates of Deposit
- IRAs
- Additional Options
  - First Reserve (16.00% Annual Percentage Rate)
  - Advantage ATM Card
  - Advantage ATM & Debit Card
  - Advantage Business Debit Card

### Loan Products

Initial contact regarding all loan products can be made at any of our offices or online through our website for consumer and mortgage loans. Loans are originated at the following locations: Downtown, 57<sup>th</sup> Street, Benson Road, Arrowhead, Western Mall, Brandon, Dell Rapids, Baltic, Harrisburg, Louise, and Flandreau. All consumer home purchase and refinances of home purchase mortgage loans are provided by the 57<sup>th</sup> Street, Downtown, Brandon, and Western Mall branches. Unless noted otherwise, the terms and fees for these services may vary.

- Consumer Loans
- Commercial Loans
  - Letters of Credit
  - Commercial Real Estate Loans
- Agricultural Loans
- Home Purchase and Refinancing Loans

### Additional Products/Services (See brochures for details)

- ATMs
  - Advantage ATMs allow access to accounts 24 hours a day. Access is available worldwide at more than 1 million ATMs. Advantage ATMs provide deposit, withdrawal, and funds transfer services as well as allow access to account information.
  - The Advantage ATM & Debit Card is easy to use and convenient. In-person purchases (such as daily expenses) can be paid directly from a checking account by swiping the card and selecting either the “debit” or “credit” option to pay. Recurring payments (such as monthly bills) can be set up on the card as well. The card can also be used for purchases made online or by telephone.
- Telephone Banking
- Retail Online Banking
  - Online and Mobile Banking
  - Bill Pay
  - Alerts
  - eStatements and Disclosures
  - Account Transfers
  - Originate Online Account Opening
- Business Online Banking
  - Remote Deposit and Mobile Capture
  - Online and Mobile Banking
  - Alerts
  - eStatements and Disclosures

- ACH Origination Services
- Positive Pay
- Bill Pay
- Wealth Management Services: Personal, Wealth Advisory, Institutional, Investments, and Retirement Plans
- Credit Cards