ABOUT US

Mission

The First National Bank in Sioux Falls has a clear, simple mission – to build successful relationships with our customers and our communities. This means providing customers with the services they need and the professionalism they expect. In today's era of major bank mergers and long-distance bank ownership, First National Bank takes pride in local ownership and management. Decisions are made locally and are based on intimate knowledge of the area.

With total assets over $2 billion, First National Bank has 19 locations, including 12 in Sioux Falls, 2 in Brandon, and offices in Baltic, Chamberlain, Dell Rapids, Flandreau, and Harrisburg. We have created competitive investment opportunities and financed thousands of businesses and homes throughout the area. First National Bank also has one of the largest independent wealth management departments in South Dakota with more than $10 billion in assets under management.

History

1885 The First National Bank in Sioux Falls was established and is now the oldest bank in Sioux Falls.

1889 William Lafayette Baker became Cashier. Today, the Baker family still remains actively involved in the Bank.

1929 Moved from 10th & Phillips to 112 South Phillips Avenue office. This building was topped by the First National limestone eagle, which has become a downtown Sioux Falls landmark.

1930s First National Bank stood behind Sioux Falls during the depression years, one of only two banks to survive.

1976 The Bank's current main office facility was constructed at the corner of 9th & Phillips in the very heart of Sioux Falls.

2001 William Ludlow Baker became the Bank's president.

2003 Established our mission statement – We Build Successful Relationships.

2004 Defined the importance of our FIRST Values; they guide everything we do.

2012 Launched our Community Card Program as another way to support our communities.

2016 Chris Ekstrum became the Bank's president.

2025 Celebrated our 140th Anniversary of servicing our customers and communities.

Values and Culture

Since 1885, our FIRST Values and Mission Statement have shaped our success. Although banking has evolved over the years, First National Bank's mission and values have not, and will not change.

Our FIRST Values are not just words; they are truly felt by our teammates, customers, shareholders, and communities. They tell us who we are as a business and guide our behaviors and decisions as we move forward and build successful relationships.

F – Family
I – Independence and Innovation
R – Relationships
S – Stewardship
T – Teamwork

ADVANTAGE ATM LOCATIONS

East Sioux Falls (57103)
4409 E 26th St ..... Lewis

North & Central Sioux Falls (57104)
130 S Phillips Ave ..... PAve
415 N Dakota Ave ..... County Administration Bldg
2700 W 12th St ..... Lewis
2700 W 12th St ..... Lewis Parking Lot

South Central Sioux Falls (57105)
1400 S Minnesota Ave ..... 22nd & Minnesota
2901 S Minnesota Ave ..... Lewis

West & Southwest Sioux Falls (57106-57108)
2601 S Ellis Rd ..... Near Sanford Clinic
4001 W 41st St ..... Empire Mall Food Court
5500 W 41st St ..... Lewis
6109 S Louise Ave ..... Lewis

Baltic
200 Lovely Ave ..... Classic Corner

Brandon
101 S Splitrock Blvd ..... First National Bank

Colman
47223 SD Highway 34 ..... Prairie Junction Truck Stop

Flandreau
100 E Pipestone Ave ..... Pipestone & Wind
1001 S Veterans St ..... First American Mart

Hartford
118 SD Highway 38 ..... Sunshine Foods Parking Lot

Oacoma
1000 E SD W Highway 16 ..... Al's Oasis Parking Lot

We also have ATMs at all of our full-service locations. For additional Advantage ATMs, please visit our website at www.fnbsf.com.

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BONUS 10 CHECKING – NEW CUSTOMER BONUS
TRUTH IN SAVINGS DISCLOSURE

Bonus 10 Checking rewards accountholders with interest and nationwide ATM withdrawal fee refunds when minimum qualifications are met during the account's Monthly Qualification Cycle.

Rate Information

These rates are accurate as of _____ /_____ /_____. For current rates, contact Customer Service at (605) 335-5200 or toll-free at 800-339-1160.

If your Bonus 10 account qualifications are met during a Monthly Qualification Cycle, and if your daily balance is $10,000.00 or less, the interest rate paid on the entire balance in your account will be 1.98% with an Annual Percentage Yield (APY) of 2.00%.

If your Bonus 10 account qualifications are met during a Monthly Qualification Cycle, and if your daily balance is more than $10,000.00, an interest rate of 0.10% will be paid for that portion of your daily balance that is greater than $10,000.00. The APY for this tier will range from 2.00% APY* to 0.29% APY*, depending on the balance in the account.

*APY calculations are based on an assumed balance of $10,000.01 (2.00% APY) to $100,000.00 (0.29% APY) in your account and an assumed statement cycle of 31 days.

If your Bonus 10 account qualifications are not met during a Monthly Qualification Cycle, ATM withdrawal fees are not refunded and the interest rate earned on the entire daily balance in the account will be 0.01% with an APY of 0.01%.

Your interest rate and Annual Percentage Yield may change. At our discretion, we may change the interest rate on your account. Interest rates may change at any time.

Account Details

Compounding and Crediting
Interest will be compounded every month. Interest will be credited every month.

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

Balance Computation Method
We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day.

Accrual of Interest on Non-Cash Deposit
Interest begins to accrue no later than one business day after we receive credit for the deposit of non-cash items (for example, checks).

New Customer Bonus
You will receive $350 as a bonus within 14 business days after the following qualifications are met for the New Customer Bonus Program:

- You open a new consumer checking account and are the primary owner of the new account. The primary account owner is the owner whose Taxpayer Identification Number, such as a Social Security Number, is assigned to the account and has tax responsibility
- You keep the checking account open for a minimum of 60 days in good standing
- You sign up to receive eStatements and disclosures

- You make 12 debit card purchases or complete one or more direct deposit(s) or ACH credit(s) of $500 or more into the checking account within the first 60 days of account opening

Qualification Information
To earn your rewards, the following criteria must be met during each Monthly Qualification Cycle:
- At least 1 direct deposit, ACH credit, or ACH payment transaction each Monthly Qualification Cycle
- At least 12 PIN-based or signature-based debit card purchases that post and settle each Monthly Qualification Cycle
- Be enrolled in and have agreed to receive eStatements and disclosures rather than paper statements

Note: Account transactions and activities may take one or more days to post and settle to the account. Transactions must post and settle during the Monthly Qualification Cycle in order to qualify for the account rewards.

The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our bank. Transactions bundled together by merchants and received by First National Bank as a single transaction count as a single transaction for the purpose of earning account rewards.

Definitions
- Monthly Qualification Cycle – means a period beginning the first business day of the month through the last business day of the month.
- Business Day – means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, June 19, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, June 19, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.
- Statement Cycle – means the period of time for which our bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

Our Monthly Qualification Cycle dates are the same as our Statement Cycle dates.

Reward Information

When your Bonus 10 account qualifications are met during a Monthly Qualification Cycle, daily balances up to and including $10,000.00 in your account earn an interest rate of 1.98%, resulting in an APY of 2.00%, and daily balances over $10,000.00 earn an interest rate of 0.10%, resulting in a range from 2.00% APY* to 0.29% APY*, depending on the account's daily balance.

*APY calculations are based on an assumed balance of $10,000.01 (2.00% APY) to $100,000.00 (0.29% APY) in your account and an assumed statement cycle of 31 days.

When your Bonus 10 account qualifications are not met, the interest rate earned on the account's entire daily balance will be 0.01%, resulting in an APY of 0.01%. ATM withdrawal fees will not be refunded.

You will receive reimbursement up to $20.00 for nationwide ATM withdrawal fees incurred within your account during the Monthly Qualification Cycle in which you qualified.

Interest and nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle.

Rates and rewards are variable and may change after the account is opened. If the account is closed before rewards are credited, you will forfeit the rewards.

No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed.

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.

*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.

ACCOUNT LIMITATIONS: The Bonus 10 account is available for consumer accounts only. Only one account may be opened per Primary Account Owner (the individual providing their Tax ID number for any tax reporting). The First National Bank in Sioux Falls reserves the right to cancel the program at any time.

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New Customer Bonus Terms and Conditions

The New Customer Bonus program through The First National Bank in Sioux Falls (FNBSF) is open to any new consumer customer 18 years of age or older who opens an FNBSF consumer checking account (Personal Checking, Student Checking, Rewards Checking, or Bonus 10 Checking).

New checking accounts are subject to approval by FNBSF. There is a $100 minimum opening deposit requirement for Personal Checking, Student Checking, Rewards Checking, and Bonus 10 Checking accounts.

FNBSF will credit $350 to the account of the new customer who opens a new FNBSF consumer checking account, keeps the checking account open for a minimum of 60 days in good standing, and signs up to receive eStatements and disclosures. In addition, the new customer must also make 12 debit card purchases or complete one or more direct deposit(s) or ACH credit(s) of $500 or more into the account within the first 60 days of account opening.

The $350 New Customer bonus will be credited to the new consumer checking account within 14 business days after the account has been open 60 days and the requirements have been met.

This program may not be combined with any other offer and may be modified or canceled at any time without notice. The New Customer Bonus program is valid for new consumer checking accounts only. Customers with an existing FNBSF consumer checking account are not eligible for the program. The $350 New Customer bonus will be reported on IRS Form 1099 MISC if you are paid more than $600 in a calendar year. This offer is valid from April 1, 2026, to September 30, 2026.

This offer is for new consumer checking customers only and is available only to the primary owner of the new checking account. The primary account owner is the owner whose Taxpayer Identification Number, such as a Social Security Number, is assigned to the account and has tax responsibility.

BRANCH LOCATIONS

Downtown*
100 S Phillips Ave ..... (605) 335-5200
Lobby Hours: Mon – Fri 9:00 to 4:30
Drive-up Hours: Mon – Fri 8:00 to 5:30

57th Street*
401 W 57th St ..... (605) 782-5700
Lobby Hours: Mon – Fri 9:00 to 4:30
Drive-up Hours: Mon – Fri 8:00 to 5:30 | Sat 9:00 to 12:00

Arrowhead*
5205 E Arrowhead Pkwy ..... (605) 782-5760
Lobby Hours: Mon – Fri 9:00 to 4:30
Drive-up Hours: Mon – Fri 8:00 to 5:00 | Sat 9:00 to 12:00

Benson Road*
1901 E Benson Rd ..... (605) 782-5800
Lobby Hours: Mon – Fri 9:00 to 4:30
Drive-up Hours: Mon – Fri 8:00 to 5:00

Louise*
5217 S Louise Ave ..... (605) 782-5740
Lobby Hours: Mon – Fri 9:00 to 4:30
Drive-up Hours: Mon – Fri 8:00 to 5:00

Western Mall*
2505 W 41st St ..... (605) 782-5900
Lobby Hours: Mon – Thurs 9:00 to 4:30 | Fri 9:00 to 5:00
Drive-up Hours: Mon – Fri 8:00 to 5:30 | Sat 9:00 to 12:00

Baltic
202 St Olaf Ave ..... (605) 782-5940
Mon – Fri 9:00 to 12:30 | Mon – Fri 1:00 to 4:30

Brandon Valley*
101 S Splitrock Blvd ..... (605) 782-5960
Lobby Hours: Mon – Fri 9:00 to 4:30
Drive-up Hours: Mon – Fri 8:00 to 5:00 | Sat 9:00 to 12:00

Chamberlain
108 Paul Gust Rd ..... (605) 782-5780
Lobby Hours: Mon – Fri 9:00 to 4:00
Drive-up Hours: Mon – Fri 8:00 to 5:00

Dell Rapids*
312 E 4th St ..... (605) 782-5980
Lobby Hours: Mon – Fri 9:00 to 4:30
Drive-up Hours: Mon – Fri 8:00 to 5:00 | Sat 9:00 to 12:00

Flandreau
120 E 2nd Ave ..... (605) 997-2484
Lobby Hours: Mon – Fri 9:00 to 4:30
Drive-up Hours: Mon – Fri 8:00 to 5:00 | Sat 9:00 to 12:00

Harrisburg*
408 N Cliff Ave ..... (605) 782-5880
Lobby Hours: Mon – Fri 9:00 to 4:30
Drive-up Hours: Mon – Fri 8:00 to 5:00

*Advantage ATM location

Retirement Center Microbranches

Bethany Meadows	3008 E Aspen Blvd, Brandon	(605) 335-2913
Dow Rummel	1321 W Dow Rummel St	(605) 335-2912
Legends	2815 Westlake Dr	(605) 335-2915
Prince of Peace	4513 S Prince of Peace Pl	(605) 335-2911
Touchmark	111 W 17th St	(605) 335-2916
Trail Ridge	3408 W Ralph Rogers Rd	(605) 335-2909
Westport	4000 S Westport Ave	(605) 335-2910

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 four percentage points.

Charges Offset by Earnings Credit

The following charges may be offset by the earnings credit:

Monthly Maintenance	$10.00
Checks	$0.14
Electronic Funds Transfer Debits (EFT Debits)	$0.14
Deposited On Us Items	$0.07
Deposited Twin City/Fed Gov't Items	$0.12
Deposited Local Clearings Items	$0.12
Deposited Out of Town Items (9th Fed and Transit Items)	$0.12
Coin and Currency Deposited (Charges for Deposited Cash)	$1.50 per thousand
Coin and Currency Withdrawn (Charges for Deposited Cash)	$1.50 per thousand
Canadian Check Processing Fee	$15.00 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****	$35.00 per item
Per Day Maximum	$350.00
Overdraft Charge (recurring)****	$35.00 each seven consecutive days
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
Same Day Tax Payment Wire Fee	$55.00
Reverse Wire (Drawn Down) Fee	$25.00
Collection Fee	$30.00 per item
Canadian Check Processing Fee	$15.00 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.

BUSINESS DEBIT CARD

A Business Debit Card from The First National Bank in Sioux Falls can be used for purchases in person, online, and by phone worldwide, wherever Visa is accepted. The card can be used for both signature and PIN purchases if desired. Transactions are subtracted directly from your checking account alleviating the need to wait for a monthly bill.

Use your Business Debit Card in place of a checkbook to pay for equipment, utility bills, office supplies, and more. You can order a separate card for each employee that will be printed with that employee's name and your business name. Customized limits allow you to determine daily spending needs for each employee.

Account Benefits

Rewards
Earn points on qualifying purchases made with all Business Debit Cards tied to your business checking account. Redeem your points for merchandise, gift cards, travel discounts, and much more. For more information, visit www.scorecardrewards.com.

Zero Liability
When you use your Business Debit Card, you are protected from unauthorized use of your card or account information with Visa's Zero Liability policy. To report a lost or stolen card, contact Customer Service at (605) 335-5200.

Reporting
In addition to statements, receive weekly or monthly reports with detailed card transactions that allow for easy accounting and reconciliation.

Auto Rental Collision Damage Waiver
Receive free 24-hour auto rental coverage for damage due to collision or theft.

Purchase Security/Extended Protection
Replace or repair items purchased with your Business Debit Card or the purchase price can be refunded up to a maximum of $10,000.00 per claim and $50,000.00 per cardholder. Warranties can be doubled up to one year on warranties of three years or less.

Travel and Emergency Assistance Service
Enjoy lost luggage assistance, prescription delivery, and emergency transportation while traveling.

BUSINESS ONLINE AND MOBILE BANKING

Account Benefits

With First National Bank's Business Online and Mobile Banking, you have a cash management service at your fingertips to help you make the most of your finances.

- View balances, transactions, statement information, and the front and back of posted checks
- Transfer funds between your First National Bank accounts
- Initiate stop payments and view your stop payment journal*
- Protect account information by setting up account activity alerts and go green by enrolling for eStatements*
- Manage your line of credit
- Pay your vendors, utilities, credit cards, or other bills online with Bill Pay*
- Export account information to accounting software*
- Utilize direct deposit and payment capabilities through the Automated Clearing House (ACH) Network*
- Make deposits from your office with Remote Deposit Capture or your phone with Mobile Capture
- Reduce fraud with Positive Pay*
- Safeguard your communication with your banker by using Secure Email*

*Available in Online Banking only

Our in-house professionals are available to answer your questions. We will personally visit your office and assist you with the setup and any ongoing servicing needs.

Security

Business Online and Mobile Banking are accessed through a secure internet connection. A combination of organizational and individual employee identification codes and passwords allows only authorized users to access your accounts.

- Assign individual security permissions to employees
- Decide which accounts and what functions employees should access
- Determine employee access to transfer funds
- Establish times when employees have access to Business Online Banking

Fees and Charges

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

Security Token Fee	Included
Lost Security Token Fee	$30.00
Stop Pay Charge	$35.00 per request

Positive Pay

Positive Pay is a solution that helps reduce the risk of fraudulent activity on your account as well as provides enhanced account reconciliation. We offer both check and ACH Positive Pay.

Monthly Service Fee – First Account	$30.00
Monthly Service Fee – Additional Accounts	$10.00 per account

Check Positive Pay – Your business simply uploads your electronic check register or inputs written checks into our secure Online Banking website. If a check fails to match, you will be sent an email or text message so you can review the exception and make the decision to pay or return the item.

ACH Positive Pay – Your business sets up a list of approved vendors that are paid automatically, along with expiration dates and filters that cap the amount of money that can be paid to any one vendor. If an ACH transaction fails to match, you will be sent an email or text message so you can review the exception and make the decision to pay or return the item.

Bill Pay

Bill Pay is designed to be an easy and efficient way to pay bills. This service allows you to securely pay bills in minutes, set up automatic payments, easily organize payables, receive eBills, and link invoices to payments.

Remote Deposit Capture

Remote Deposit and Mobile Capture have revolutionized the banking industry. By using a computer connected to the internet and a scanner provided by the Bank, or by using your phone, you can make deposits right from your office or on the go.

Each Desktop Scanner	$29.00 per month per entity

ACH Origination Services

First National Bank offers a variety of Automated Clearing House (ACH) services. These services reduce your handling and processing costs by electronically transferring funds instead of issuing paper checks.

ACH Credit Per Item Fees	
1-30 items	$1.00 per item
31+ items	$0.21 per item
ACH Debit Per Item Fees	
1-30 items	$1.00 per item
31+ items	$0.21 per item
ACH Same Day Credit Fees	
1-10 items	$2.00 per item
11-50 items	$1.25 per item
51+ items	$0.50 per item
ACH Same Day Debit Fees	
1-10 items	$2.00 per item
11-50 items	$1.25 per item
51+ items	$0.50 per item
ACH Same Day Reversal Credit Fees	
1-10 items	$2.00 per item
11-50 items	$1.25 per item
51+ items	$0.50 per item
ACH Same Day Reversal Debit Fees	
1-10 items	$2.00 per item
11-50 items	$1.25 per item
51+ items	$0.50 per item
File Reversals	$0.21 per item
Bank Facilitated Single ACH Entry	$10.00
Unauthorized ACH Return	$7.00
Notification of Change Fee	$4.00

Wire Manager

With wire manager, you can electronically send domestic wire transfers.

Wire Manager Outgoing Domestic Fee	$20.00 each

Daily cutoff times apply. View our Business Online Banking demo at www.fnbsf.com.

BUSINESS SAVINGS

Rate Information

These rates are accurate as of _____ /_____ /_____. For current rates, contact Customer Service at (605) 335-5200 or toll-free at 800-339-1160.

If your daily balance is $250,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

If your daily balance is more than $99,999.99 but less than $250,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

If your daily balance is more than $24,999.99 but less than $100,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

If your daily balance is more than $9,999.99 but less than $25,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

If your daily balance is more than $999.99 but less than $10,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

If your daily balance is $999.99 or less, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account. Interest rates may change at any time.

Account Details

Compounding and Crediting

Interest will be compounded every month. Interest will be credited every month.

Balance Computation Method

We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits

Interest begins to accrue no later than one business day after we receive credit for the deposit of noncash items (for example, checks).

Fees and Charges

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

Stop Pay Charge	$35.00 per request
Dormant Account Fee	$10.00 per month
Invalid Address Fee	$10.00 one time per invalid address
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
Same Day Tax Payment Wire Fee	$55.00
Reverse Wire (Drawn Down) Fee	$25.00
Collection Fee	$30.00 per item
Canadian Check Processing Fee	$15.00 per check + exchange fee

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.

RENEWABLE CERTIFICATE OF DEPOSIT
TRUTH IN SAVINGS DISCLOSURE

Rate Information
The interest rate for your account is _____% with an annual percentage yield of _____%.
The interest rate for your account will be paid until the maturity date of your certificate.

The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

Compounding and Crediting
For certificates with terms of one year or less, interest is credited _____. Interest will not compound during the term of the account.

For certificates with terms greater than one year, interest is credited _____ and compounded annually.

Minimum Balance Requirements
You must deposit $1,000.00 to open a renewable certificate of deposit.

Balance Computation Method
We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits
Interest begins to accrue no later than one business day after we receive credit for the deposit of noncash items (for example, checks).

Transaction Limitations
You cannot make deposits into or withdrawals from the account except on the maturity date or within the grace period.

Term of Account
Certificate of deposit term _____.

Early Withdrawal Penalty
We may impose a penalty if you withdraw any of the principal before the maturity date. The principal amount may be reduced to pay the penalty.

Term	Early Withdrawal Penalty
30-90 days	31 days simple interest
91-365 days	91 days simple interest
366 days & longer	182 days simple interest

In the event a depositor dies or is declared mentally incompetent, an authorized representative may make an early withdrawal of funds without penalty.

Renewal Policy
This account will automatically renew at maturity. You will have 10 calendar days after the maturity date to withdraw funds without penalty. Additional principal deposits and withdrawals can be made at maturity.

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ESTATE CHECKING
TRUTH IN SAVINGS DISCLOSURE

Interest Estate Checking

Rate Information

These rates are accurate as of _____ /_____ /_____. For current rates, contact Customer Service at (605) 335-5200 or toll-free at 800-339-1160.

If your daily balance is more than $24,999.99, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

If your daily balance is at least $0.01 but less than $25,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Account Details

Compounding and Crediting
Interest will be compounded every month. Interest will be credited every month.

Minimum Balance Requirements
There are no minimum balance requirements to open this account.

A service charge of $12.00 will be imposed every month if the balance in the account falls below $1,000.00 any day of the month.

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

Estate Checking

Account Details

Rate Information

This account does not earn interest.

Minimum Balance Requirements

There are no minimum balance requirements to open the 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

*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.

FIRST PLATINUM SAVINGS
TRUTH IN SAVINGS DISCLOSURE

Rate Information

These rates are accurate as of _____ /_____ /_____. For current rates, contact Customer Service at (605) 335-5200 or toll-free at 800-339-1160.

If your daily balance is $5,000,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

If your daily balance is more than $999,999.99, but less than $5,000,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

If your daily balance is more than $499,999.99, but less than $1,000,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

If your daily balance is more than $249,999.99, but less than $500,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

If your daily balance is more than $24,999.99, but less than $250,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

If your daily balance is $24,999.99 or less, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account. Interest rates may change at any time.

Account Details

Compounding and Crediting
Interest will be compounded every quarter. Interest will be credited every quarter.

Minimum Balance Requirements
You must deposit $25,000.00 to open this account.

Balance Computation Method
We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principal (available balance) in the account each day.

Accrual of Interest on Noncash Deposits
Interest begins to accrue no later than one business day after we receive credit for the deposit of noncash items (for example, checks).

Fees and Charges

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

Stop Pay Charge	$35.00 per request
Dormant Account Fee	$10.00 per month
Invalid Address Fee	$10.00 one time per invalid address
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
Same Day Tax Payment Wire Fee*	$55.00
Reverse Wire (Drawn Down) Fee*	$25.00
Collection Fee	$30.00 per item
Canadian Check Processing Fee	$15.00 per check + exchange fee

*This fee is for Business Accounts only.

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.

IRA SAVINGS
TRUTH IN SAVINGS DISCLOSURE

Rate Information

These rates are accurate as of _____ /_____ /_____. For current rates, contact Customer Service at (605) 335-5200 or toll free at 800-339-1160.

If your daily balance is $250,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

If your daily balance is more than $99,999.99, but less than $250,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

If your daily balance is more than $24,999.99, but less than $100,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

If your daily balance is more than $9,999.99, but less than $25,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

If your daily balance is more than $999.99, but less than $10,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

If your daily balance is $999.99 or less, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account. Interest rates may change at any time.

Account Details

Compounding and Crediting
Interest will be compounded every month. Interest will be credited every month.

Minimum Balance Requirements
There are no minimum balance requirements to open the account.

Balance Computation Method
We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits
Interest begins to accrue no later than one business day after we receive credit for the deposit of noncash items (for example, checks).

Fees and Charges

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

Stop Pay Charge	$35.00 per request
Dormant Account Fee	$10.00 per month
Invalid Address Fee	$10.00 one time per invalid address
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

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.

MERCHANT SERVICES

At The First National Bank in Sioux Falls, we recognize that there is no single product that suits every Merchant Services client. That's why we've partnered with Fiserv to help find the best solution that addresses your pain points. Whether you process a handful of transactions a week or millions, our team can review your current merchant services and recommend products and services to fit your specific needs.

Treasury Management
(605) 335-5287

Fiserv Customer Service
877-995-9198 (after hours)

Features

Processing Solutions
We support all major payment types. Not only can you take advantage of our competitive Visa® and MasterCard® rates, we also support the following:

- American Express®
- Discover®
- Debit and credit card processing
- Gift and loyalty cards
- Fleet cards
- EBT cards

We offer a variety of equipment solutions from leading manufacturers to provide the latest products and services in payment acceptance.

Excellent Service and Support
We take pride in offering top-notch merchant support through our dedicated Treasury Management team during regular business hours. However, we understand that unexpected issues can arise outside of these hours, which is why we also have a highly responsive 24/7 support team available to help whenever you need it. Rest assured, our commitment to providing exceptional service is always at the forefront of everything we do.

Products and Services
We offer several products and services, such as, but not limited to:

- Countertop Terminals
- Mobile Solutions
- Virtual Terminals
- Gateway Solutions
- PIN Pads
- Point of Sale Solutions
- Gift Card Services
- Fuel Equipment

Business Benefits
We offer powerful tools that can help improve sales, enhance customer satisfaction, and reduce fraud risk.

- Efficiently manage payments
- Review customer trends
- Customize email receipts
- Set up recurring payment schedules
- Configure fraud tools

Sensitive customer information is protected using high levels of encryption and security protocols.

Reporting Technology
We offer complete access online to all transactional data. This innovation in online reporting brings the latest technology to merchant members in a safe, simple, and secure environment.

Short Startup Time
Whether your business is just starting out, or if you're just new to our services, you'll get the support you need to get your business up and running in no time.

NON-PROFIT CHECKING

Non-Profit Interest Checking

The Non-Profit Interest Checking account is designed to meet the needs of most non-profit organizations. There is no monthly maintenance fee, deposited item fees for items payable in the United States, or fees per check written on this account.

Rate Information
These rates are accurate as of _____ /_____ /_____. For current rates, contact Customer Service at (605) 335-5200 or toll-free at 800-339-1160.

If your daily balance is $100,000.00 or more, the interest rate paid on the entire balance in your account will be _____%.

If your daily balance is more than $24,999.99 but less than $100,000.00, the interest rate paid on the entire balance in your account will be _____%.

If your daily balance is less than $25,000.00, there will be no interest paid to your account.

Your interest rate may change. At our discretion, we may change the interest rate on your account. Interest rates may change at any time.

Account Details

Compounding and Crediting
Interest will be compounded every month. Interest will be credited every month.

Minimum Balance Requirements
There are no minimum balance requirements to open this account.

There is no monthly maintenance fee on this account.

Balance Computation Method
We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits
Interest begins to accrue no later than one business day after we receive credit for the deposit of noncash items (for example, checks).

Non-Profit Basic Checking

The Non-Profit Basic Checking account is designed for those non-profits who are not eligible to earn interest. There is no monthly maintenance fee, deposited item fees for items payable in the United States, or fees per check written on this account.

Account Details

Rate Information
This account does not earn interest.

Minimum Balance Requirements
There are no minimum balance requirements to open this account.

There is no monthly maintenance fee on this account.

Religious Worship Interest Checking

The Religious Worship Interest Checking account is designed to meet the needs of most places of worship. There is no monthly maintenance fee, deposited item fees for items payable in the United States, or fees per check written on this account.

Rate Information
These rates are accurate as of _____ /_____ /_____. For current rates, contact Customer Service at (605) 335-5200 or toll-free at 800-339-1160.

If your daily balance is $100,000.00 or more, the interest rate paid on the entire balance in your account will be _____%.

If your daily balance is more than $24,999.99 but less than $100,000.00, the interest rate paid on the entire balance in your account will be _____%.

If your daily balance is less than $25,000.00, the interest rate paid on the entire balance in your account will be _____%.

Your interest rate may change. At our discretion, we may change the interest rate on your account. Interest rates may change at any time.

Account Details

Compounding and Crediting
Interest will be compounded every month. Interest will be credited every month.

Minimum Balance Requirements
There are no minimum balance requirements to open this account.

There is no monthly maintenance fee on this account.

Balance Computation Method
We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits
Interest begins to accrue no later than one business day after we receive credit for the deposit of noncash items (for example, checks).

Fees and Charges

The following fees and charges may be assessed against your Non-Profit Interest Checking, Non-Profit Basic Checking, or Religious Worship Interest Checking account:

NSF Return Fee* or NSF Paid Fee**	$35.00 per item
Per Day Maximum	$350.00
Overdraft Charge (recurring)**	$35.00 each seven consecutive days
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
Same Day Tax Payment Wire Fee	$55.00
Reverse Wire (Drawn Down) Fee	$25.00
Collection Fee	$30.00 per item
Canadian Check Processing Fee	$15.00 per check + exchange fee

*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.

NON-PROFIT INVESTMENT CHECKING

The Non-Profit Investment Checking account is designed for a non-profit organization with high balances which desires to earn interest.

Earnings and Service Charges
Non-Profit Investment Checking accounts are analyzed monthly to determine the earnings credit allowance using the average available (investable) balance. Credit will be given on the investable balance and will be discretionary. The earnings credit will be used to offset charges. Any excess earnings credit will be credited to the account as interest.

If your investable balance is $250,000.00 or more, the interest rate paid will be _____% with an annual percentage yield of _____%.

If your investable balance is more than $99,999.99 but less than $250,000.00, the interest rate paid will be _____% with an annual percentage yield of _____%.

If your investable balance is more than $49,999.99 but less than $100,000.00, the interest rate paid will be _____% with an annual percentage yield of _____%.

If your investable balance is more than $14,999.99 but less than $50,000.00, the interest rate paid will be _____% with an annual percentage yield of _____%.

If your investable balance is less than $15,000.00, there will be no interest paid to your account.

These rates are accurate as of _____ /_____ /_____. For current rates, contact Customer Service at (605) 335-5200 or toll-free 800-339-1160.

Your interest rate may change at any time. At our discretion, we may change the interest rate on your account.

Average negative available balances will be assessed charges at The *Wall Street Journal* prime rate plus four percentage points.

Charges Offset by Earnings Credit
The following charges may be offset by the earnings credit:

Monthly Maintenance	$0.00
Checks	$0.14
Electronic Funds Transfer Debits (EFT Debits)	$0.14
Deposited On Us Items	$0.07
Deposited Twin City/Fed Gov't Items	$0.12
Deposited Local Clearings Items	$0.12
Deposited Out of Town Items (9th Fed and Transit Items)	$0.12
Coin and Currency Deposited (Charges for Deposited Cash)	$1.50 per thousand
Coin and Currency Withdrawn (Charges for Deposited Cash)	$1.50 per thousand
Canadian Check Processing Fee	$15.00 per check + exchange fee

Fees and Charges

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

NSF Return Fee* or NSF Paid Fee**	$35.00 per item
Per Day Maximum	$350.00
Overdraft Charge (recurring)**	$35.00 each seven consecutive days
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
Same Day Tax Payment Wire Fee	$55.00
Reverse Wire (Drawn Down) Fee	$25.00
Collection Fee	$30.00 per item

*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.

ONLINE AND MOBILE BANKING

Online Banking

Online Banking gives you access to your personal and business accounts online. With Online Banking, you can:

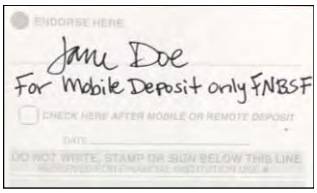
- View balances, transactions, statement information, and the front and back of posted checks
- Transfer funds between your First National Bank accounts
- Initiate stop payments, and view your stop payment journal
- Protect account information by setting up account activity alerts, and go green by enrolling for eStatements
- Make mortgage and loan payments
- Pay monthly bills with Bill Pay
- Make account-to-account transfers through TransferNow
- Download account information into financial management software such as Quicken, Microsoft Money, Quickbooks, and others

Mobile Banking

Mobile Banking gives you access to account information through your mobile device. With Mobile Banking, you can:

- Check account balances
- Review account transactions
- Transfer funds between your First National Bank accounts and your external accounts
- Make mortgage and loan payments
- Deposit a check

Checks deposited through Mobile Deposit should contain the endorsement shown below. If this endorsement is not included, the deposit may be sent back to be corrected.



Bill Pay

Save time and money by utilizing our bill pay service to conveniently pay your bills. Payments for loans, credit cards, utilities, or other bills can be handled online.

Digital Wallet

Linking your FNB debit or credit card to your digital wallet (also known as a mobile wallet) is a safe and secure payment method, as your card information is never shared with the business when you make a payment. It's also a great way to make purchases without touching frequently used credit card terminals.

Alerts

By using account activity alerts, you can be notified electronically when there is activity on your deposit account(s), such as when a deposit has been received or your account falls below a set amount.

Messages can be sent to your email address, cell phone, or an online message box showing specific transactions on your account(s).

eStatements

For a more secure and faster way to receive your banking statements and disclosures online, sign up for eStatements.

Security

Online Banking and Mobile Banking are accessed through a secure internet connection. Individual identification codes and passwords protect access to your account information.

Software Requirements

Online Banking only works with certain hardware and software systems. Please contact your Bank representative for information regarding system requirements. Hardware and/or software may become outdated and unable to support Online Banking, and the customer will be required to upgrade.

For Mobile Banking, you will need a mobile device with a browser and data service.

View our Online Banking demos at www.fnbsf.com.

Enroll in Online Banking*

Get started with Online Banking to access your accounts, manage settings, and enroll in eStatements.

1. Visit fnbsf.com.
2. Select Log In → **Personal Online Banking** → **Enroll Now**.
3. Verify your identity by completing the First Time Login and authentication steps.
4. Create your **Access ID** and **Password**.
5. Review and accept the Online Banking disclosures.
6. Add a phone number for secure login verification (one-time passcode).

Enroll in eStatements

Already enrolled in Online Banking? Follow these steps to go paperless.

1. Log In to **Personal Online Banking** at **fnbsf.com**.
2. Click on **Profile** (top right).
3. Select **Electronic Statements** → **Edit**.
4. Verify your email address.
5. Select the account(s) you want to enroll.
6. Review and accept the **Electronic Statements Terms and Conditions**.
7. Select **Save**.

*Note that you must be at least 13 years old to enroll.

PERSONAL CHECKING – NEW CUSTOMER BONUS
TRUTH IN SAVINGS DISCLOSURE

Account Details

Rate Information
This account does not earn interest.

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

New Customer Bonus
You will receive $350 as a bonus within 14 business days after the following qualifications are met for the New Customer Bonus Program:

- You open a new consumer checking account and are the primary owner of the new account. The primary account owner is the owner whose Taxpayer Identification Number, such as a Social Security Number, is assigned to the account and has tax responsibility
- You keep the checking account open for a minimum of 60 days in good standing
- You sign up to receive eStatements and disclosures
- You make 12 debit card purchases or complete one or more direct deposit(s) or ACH credit(s) of $500 or more into the checking account within the first 60 days of account opening

Fees and Charges

A service charge of $5.00 will be imposed every month. This service charge will be waived if you elect to receive eStatements.*

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.

eStatements
For a faster, more secure, and convenient way to receive your banking statements and disclosures online, enroll in eStatements.

65 Years and Older

- Waived service charge for paper statements.
- Discounted specialty checks are available.

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 Personal 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
- Overdraft line of credit (First Reserve) is available if qualifications are met

*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 $5.00 service charge will continue to be waived.

**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.

POSITIVE PAY

Positive Pay is a solution that helps reduce the risk of fraudulent ACH and checks as well as provides enhanced check reconciliation for your account(s).

To take advantage of this service, your company would simply upload your electronic check register or input written checks into our secure Online Banking website. If a check or ACH fails to match, you will be sent an email so you can review the exception and make the decision to approve or disapprove. It's that easy to start protecting your company from check fraud. With ACH Positive Pay, you can create rules around acceptable companies that can debit your account.

Advantages

- Automatically monitor and detect check fraud before checks are cleared, instead of during reconciliation.
- Improve the statement reconciliation process through the detection of duplicate check presentments and amount, check number, and payee mismatches.
- Flag any check for review when it is presented for payment to verify large dollar amounts, posting dates, etc.
- Approve or disapprove checks that are stale dated.

How it Works

- When checks are issued, your company would individually input the items or prepare a data file and transmit the file to us through Business Online Banking. We would work with you to develop a unique template that identifies the information you are providing.
- As checks are presented for payment, Positive Pay would verify that the information on the check matches the information in your data file.
- If a check fails to match, you will be sent an email so you can review the exception and make the decision to approve or disapprove. You will be able to view the front and back image of each exception item to verify that neither the payee name nor the endorsement has been altered.

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.scorecardrewards.com.
- Protect account information and go green by enrolling for eStatements and disclosures 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 reconcilement 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**	$35.00 per item
Per Day Maximum	$350.00
Overdraft Charge (recurring)**	$35.00 each seven consecutive days
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
Same Day Tax Payment Wire Fee	$55.00
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.

*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.

PUBLIC FUNDS CHECKING

The Public Funds Checking account is designed to meet the needs of public entities that carry lower balances or have minimal activity. There is no monthly maintenance fee, deposited item fees for items payable in the United States, or fees per checks written on this account.

Account Details

Rate Information
This account does not earn interest.

Minimum Balance Requirements
There are no minimum balance requirements to open this account.

There is no monthly maintenance fee on this account.

Fees and Charges

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

NSF Return Fee* or NSF Paid Fee**	$35.00 per item
Per Day Maximum	$350.00
Overdraft Charge (recurring)**	$35.00 each seven consecutive days
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
Same Day Tax Payment Wire Fee	$55.00
Reverse Wire (Drawn Down) Fee	$25.00
Collection Fee	$30.00 per item
Canadian Check Processing Fee	$15.00 per check + exchange fee

*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.

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PUBLIC FUNDS INVESTMENT CHECKING

Earnings and Service Charges
Public Funds Investment Checking accounts are analyzed monthly to determine the earnings credit allowance using the average available (investable) balance. Credit will be given on the investable balance and will be discretionary. The earnings credit will be used to offset charges. Any excess earnings credit will be credited to the account as interest.

If your investable balance is $250,000.00 or more, the interest rate paid will be _____%.

If your investable balance is more than $99,999.99 but less than $250,000.00, the interest rate paid will be _____%.

If your investable balance is more than $49,999.99 but less than $100,000.00, the interest rate paid will be _____%.

If your investable balance is more than $14,999.99 but less than $50,000.00, the interest rate paid will be _____%.

If your investable balance is less than $15,000.00, the interest rate paid will be _____%.

These rates are accurate as of _____ /_____ /_____. For current rates, contact Customer Service at (605) 335-5200 or toll-free 800-339-1160.

Your interest rate may change at any time. At our discretion, we may change the interest rate on your account.

Average negative available balances will be assessed charges at The *Wall Street Journal* prime rate plus four percentage points.

Charges Offset by Earnings Credit
The following charges may be offset by the earnings credit:

Monthly Maintenance	$0.00
Checks	$0.14
Electronic Funds Transfer Debits (EFT Debits)	$0.14
Deposited On Us Items	$0.07
Deposited Twin City/Fed Gov't Items	$0.12
Deposited Local Clearings Items	$0.12
Deposited Out of Town Items (9th Fed and Transit Items)	$0.12
Coin and Currency Deposited (Charges for Deposited Cash)	$1.50 per thousand
Coin and Currency Withdrawn (Charges for Deposited Cash)	$1.50 per thousand
Canadian Check Processing Fee	$15.00 per check + exchange fee

Fees and Charges

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

NSF Return Fee* or NSF Paid Fee**	$35.00 per item
Per Day Maximum	$350.00
Overdraft Charge (recurring)**	$35.00 each seven consecutive days
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
Same Day Tax Payment Wire Fee	$55.00
Reverse Wire (Drawn Down) Fee	$25.00
Collection Fee	$30.00 per item

*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.

PUBLIC FUNDS SAVINGS
TRUTH IN SAVINGS DISCLOSURE

Rate Information

These rates are accurate as of _____ /_____ /_____. For current rates, contact Customer Service at (605) 335-5200 or toll-free at 800-339-1160.

If your daily balance is $250,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

If your daily balance is more than $99,999.99 but less than $250,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

If your daily balance is more than $24,999.99 but less than $100,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

If your daily balance is more than $9,999.99 but less than $25,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

If your daily balance is more than $999.99 but less than $10,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

If your daily balance is $999.99 or less, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account. Interest rates may change at any time.

Account Details

Compounding and Crediting
Interest will be compounded every month. Interest will be credited every month.

Minimum Balance Requirements
There are no minimum balance requirements to open the account.

Balance Computation Method
We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principal (available balance) in the account each day.

Accrual of Interest on Noncash Deposits
Interest begins to accrue no later than one business day after we receive credit for the deposit of noncash items (for example, checks).

Fees and Charges

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

Stop Pay Charge	$35.00 per request
Dormant Account Fee	$10.00 per month
Invalid Address Fee	$10.00 one time per invalid address
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
Same Day Tax Payment Wire Fee	$55.00
Reverse Wire (Drawn Down) Fee	$25.00
Collection Fee	$30.00 per item
Canadian Check Processing Fee	$15.00 per check + exchange fee

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.

REGULAR SAVINGS
TRUTH IN SAVINGS DISCLOSURE

Rate Information

These rates are accurate as of _____ /_____ /_____. For current rates, contact Customer Service at (605) 335-5200 or toll-free at 800-339-1160.

If your daily balance is $250,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

If your daily balance is more than $99,999.99 but less than $250,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

If your daily balance is more than $24,999.99 but less than $100,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

If your daily balance is more than $9,999.99 but less than $25,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

If your daily balance is more than $999.99 but less than $10,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

If your daily balance is $999.99 or less, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account. Interest rates may change at any time.

Account Details

Compounding and Crediting
Interest will be compounded every month. Interest will be credited every month.

Minimum Balance Requirements
There are no minimum balance requirements to open the account.

A service charge of $5.00 will be imposed every month if the balance in the account falls below $300.00 any day of the month. This charge is waived for customers under 26 years of age. This charge will also be waived every month if a recurring automatic internal transfer(s) totaling at least $25.00 is established and conducted each month from a personal checking account at The First National Bank in Sioux Falls. This service charge will not be waived and the service charge will be imposed if the transfer(s) is cancelled or does not occur during each month.

Balance Computation Method
We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principal (available balance) in the account each day.

Accrual of Interest on Noncash Deposits
Interest begins to accrue no later than one business day after we receive credit for the deposit of noncash items (for example, checks).

Fees and Charges

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

Stop Pay Charge	$35.00 per request
Dormant Account Fee	$10.00 per month
Invalid Address Fee	$10.00 one time per invalid address
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

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.

REWARDS CHECKING – NEW CUSTOMER BONUS
TRUTH IN SAVINGS DISCLOSURE

Rewards Checking is a checking account that rewards accountholders with cash back on their debit card purchases and nationwide ATM withdrawal fee refunds when minimum qualifications are met during the account's Monthly Qualification Cycle.

Account Details

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

New Customer Bonus
You will receive $350 as a bonus within 14 business days after the following qualifications are met for the New Customer Bonus Program:

- You open a new consumer checking account and are the primary owner of the new account. The primary account owner is the owner whose Taxpayer Identification Number, such as a Social Security Number, is assigned to the account and has tax responsibility
- You keep the checking account open for a minimum of 60 days in good standing
- You sign up to receive eStatements and disclosures
- You make 12 debit card purchases or complete one or more direct deposit(s) or ACH credit(s) of $500 or more into the checking account within the first 60 days of account opening

Qualification Information
To earn your rewards, the following criteria must be met during each Monthly Qualification Cycle:

- At least 1 direct deposit, ACH credit, or ACH payment transaction each Monthly Qualification Cycle
- At least 12 PIN-based or signature-based debit card purchases that post and settle each Monthly Qualification Cycle
- Be enrolled in and have agreed to receive eStatements and disclosures rather than paper statements

Note: Account transactions and activities may take one or more days to post and settle to the account. Transactions must post and settle during the Monthly Qualification Cycle in order to qualify for the account rewards.

The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our bank. Transactions bundled together by merchants and received by First National Bank as a single transaction count as a single transaction for the purpose of earning account rewards.

Definitions

- Monthly Qualification Cycle – means a period beginning the first business day of the month through the last business day of the month.
- Business Day – means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, June 19, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, June 19, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.
- Statement Cycle – means the period of time for which our bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

Our Monthly Qualification Cycle dates are the same as our Statement Cycle dates.

Reward Information

When your Rewards account qualifications are met during a Monthly Qualification Cycle, you will receive cash back on debit card purchases that post and settle to the account during that Monthly Qualification Cycle period. A

maximum of $8.00 in cash back payments may be earned per Monthly Qualification Cycle based on the tiers below:

- When you spend more than $49.99 but less than $100.00, you will receive $3.00 in cash back.
- When you spend more than $99.99 but less than $150.00, you will receive $4.00 in cash back.
- When you spend more than $149.99 but less than $200.00, you will receive $6.00 in cash back.
- When you spend more than $199.99, you will receive $8.00 in cash back.

You will receive reimbursement up to $20.00 for nationwide ATM withdrawal fees incurred within your account during the Monthly Qualification Cycle in which you qualified.

When your Rewards account qualifications are not met, no cash back payments will be made, and ATM withdrawal fees will not be refunded.

Cash back payments and nationwide ATM withdrawal fees reimbursements will be credited to your account on the last day of the current statement cycle.

Rewards are variable and may change after the account is opened. If the account is closed before rewards are credited, you will forfeit the rewards.

No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed.

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.

*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.

ACCOUNT LIMITATIONS: The Rewards account is available for consumer accounts only. Only one account may be opened per Primary Account Owner (the individual providing their Tax ID number for any tax reporting). The First National Bank in Sioux Falls reserves the right to cancel the program at any time.

SAVINGSFIRST
TRUTH IN SAVINGS DISCLOSURE

Rate Information

These rates are accurate as of _____ /_____ /_____. For current rates, contact Customer Service at (605) 335-5200 or toll-free at 800-339-1160.

If your daily balance is $50,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

If your daily balance is more than $24,999.99, but less than $50,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

If your daily balance is more than $9,999.99, but less than $25,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

If your daily balance is more than $4,999.99, but less than $10,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account. Interest rates may change at any time.

Account Details

Compounding and Crediting
Interest will be compounded every quarter. Interest will be credited every quarter.

Minimum Balance Requirements
You must deposit $5,000.00 to open this account.

You must maintain a minimum balance of $5,000.00 in the account each day to obtain the disclosed annual percentage yield.

Balance Computation Method
We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the principal (available balance) in the account each day.

Accrual of Interest on Noncash Deposits
Interest begins to accrue no later than one business day after we receive credit for the deposit of noncash items (for example, checks).

Fees and Charges

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

Stop Pay Charge	$35.00 per request
Dormant Account Fee	$10.00 per month
Invalid Address Fee	$10.00 one time per invalid address
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
Same Day Tax Payment Wire Fee*	$55.00
Reverse Wire (Drawn Down) Fee*	$25.00
Collection Fee	$30.00 per item
Canadian Check Processing Fee	$15.00 per check + exchange fee

*This fee is for Business Accounts only.

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.

STUDENT CHECKING* – NEW CUSTOMER BONUS
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.

New Customer Bonus
You will receive $350 as a bonus within 14 business days after the following qualifications are met for the New Customer Bonus Program:

- You open a new consumer checking account and are the primary owner of the new account. The primary account owner is the owner whose Taxpayer Identification Number, such as a Social Security Number, is assigned to the account and has tax responsibility
- You keep the checking account open for a minimum of 60 days in good standing
- You sign up to receive eStatements and disclosures
- You make 12 debit card purchases or complete one or more direct deposit(s) or ACH credit(s) of $500 or more into the checking account within the first 60 days of account opening

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.

TELEPHONE BANKING

Telephone Banking is a fast, convenient, automated phone system that enables you to bank 24 hours a day, seven days a week, just by calling (605) 335-2900 or toll-free 888-293-6273 (888-29FNBSF). When using Telephone Banking, you can:

- Check on the status of your account
- Transfer funds between your own accounts
- Make a loan payment

The first time you call, have your account number(s) and the last four digits of your social security number (Personal Identification Number or PIN) handy. You will have the opportunity to change your PIN to any four digit number for added confidentiality. Follow the voice instructions. To respond, press the appropriate numbers on a touch-tone phone.

Telephone Banking Service Menu

Account Information..... press 1
Checking..... 1
Loan 1
Change PIN 1
Locations and Business Hours 2
Check Verification 3
Report a Lost or Stolen Card..... 4
Customer Service Representative..... 0

Repeat the Menu..... press #

End the Call ..... press 9

All transactions initiated on Saturdays, Sundays, and federal holidays will be posted to your account on the next business day.

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TREASURY MANAGEMENT

Business Online and Mobile Banking

With Business Online and Mobile Banking, you can have a Treasury Management service at your fingertips to help you make the most of your company's finances. This online banking capacity allows you to:

- View balances, transactions, statement information, and the front and back of posted checks
- Transfer funds between your First National Bank accounts
- Manage your line of credit
- Export account information to your accounting software
- Protect account information by setting up account activity alerts and go green by enrolling for eStatements
- Safeguard your communication with your banker by using Secure Email
- Utilize direct deposit and payment capabilities through the Automated Clearing House (ACH) Network
- Make deposits from your office with Remote Deposit Capture or phone with Mobile Capture
- Pay your vendors, utilities, credit cards, or other bills online with Bill Pay
- Reduce fraud with Positive Pay
- Initiate stop payments and view your stop payment journal

Positive Pay

Positive Pay is a solution that helps reduce the risk of fraudulent activity on your account as well as provides enhanced account reconciliation. We offer both Check and ACH Positive Pay. *Check Positive Pay* – Your business simply uploads your electronic check register or inputs written checks into our secure Online Banking website. If a check fails to match, you will be sent an email or text message so you can review the exception and make the decision to pay or return the item. *ACH Positive Pay* – Your business sets up a list of approved vendors that are paid automatically, along with expiration dates and filters that cap the amount of money that can be paid to any one vendor. If an ACH transaction fails to match, you will be sent an email or text message so you can review the exception and make the decision to pay or return the item.

Advantages:

- Automatically to monitor and detect fraud before transactions are cleared, instead of during reconciliation.
- Improve the statement reconciliation process through the detection of duplicate check presentments and amount, check number, and payee mismatches.
- Approve or disapprove checks that are outstanding for a predetermined number of days.
- Create a list of approved ACH vendors.

Bill Pay

Bill Pay is designed to be an easy and efficient way to pay bills. This service allows you to securely pay bills in minutes, set up automatic payments, easily organize payables, receive eBills, and link invoices to payments.

Remote Deposit and Mobile Capture

Remote Deposit and Mobile Capture have revolutionized the banking industry. By using a computer connected to the internet and a scanner provided by the Bank, or by using your phone, you can make deposits right from your office or on the go.

- Begin the check collection process sooner
- Stop wasting valuable time preparing a deposit ticket
- Consolidate funds from remote locations into one bank
- Improve availability by depositing checks daily
- Save time by making fewer trips to the bank
- Make deposits anytime: 24 hours a day, 7 days a week

ACH Origination Services

First National Bank offers a variety of Automated Clearing House (ACH) services. These services reduce your handling and processing costs by electronically transferring funds instead of issuing paper checks.

Benefits

- Deposit payroll funds directly into employee checking or savings accounts.
- Pay dividends, pension payments, and interest to stockholders and retirees.
- Receive payments for rent, donations, or invoices.
- Send your ACH files using our Business Online Banking service.
- Create ACH files with your payroll software or by using our ACH Manager software.

Wire Transfer

With Wire Transfer you can electronically send funds both domestically and internationally.

Sweeps

With a Business Sweep you can keep your money secure and productive with automatic on-balance sheet transfers. Set your target balance; we do the rest.

Business Debit Cards

With a business debit card, transactions are subtracted directly from your checking account, alleviating the need to wait for a monthly bill. Benefits include:

- Zero liability for unauthorized transactions
- Detailed weekly or monthly transaction reports

Business Credit Cards

With a business credit card, purchases are fast and easy. It can be used to replace reimbursement for employee expenses such as materials, supplies, meals, and travel expenses. Benefits include:

- A rewards program
- Auto rental collision damage waiver
- Replacement or repair of items purchased with your card
- Travel and emergency assistance service

Merchant Services

We can assist you with any of your card processing needs. With competitive pricing and exceptional customer service, our program can:

- Accept all major credit cards
- Increase customer spending ability
- Reduce the incidence of bad checks
- Provide more flexible payment options
- Offer customizable gift and loyalty card programs
- Allow check services including electronic check conversion
- Accept payments in person, over the phone, and online
- Local customer support

If you have any questions or are interested in any of these products, please call Treasury Management at (605) 335-5287 or email treasurymanagement@fnbsf.com.