
PREFERRED AG CHECKING

Account Benefits

Receive these benefits with the Preferred Ag Checking Account:

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

Account Details

Rate Information

This account does not earn interest.

Minimum Balance Requirements

There are no minimum balance requirements to open this account.

Fees and Charges

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

NSF Return Fee or NSF Paid Fee*	\$33.00 per item
Per Day Maximum	\$330.00
Overdraft Charge (recurring)	\$33.00 each seven consecutive days
Stop Pay Charge	\$33.00 per request
Returned Item Fee	\$4.00 per item
Re-deposit of Returned Item Fee	\$1.00 per item
Dormant Account Fee	\$7.50 per month
Invalid Address Fee	\$7.50 per month
Check Copy Fee	\$3.00 per copy
Deposited Item Copy Fee	\$3.00 per copy
Wire Transfer Fee	\$20.00
International Wire Transfer Fee	\$50.00
Collection Fee	\$30.00 per item
Canadian Check Processing Fee	\$10.00 per check + exchange fee

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

*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.