

Business Services

Checking

Free Business Checking

- \$50 minimum balance to open account
- No monthly service fee
- Up to 250 free debits, credits, items
- +\$.60 each beginning at 251 debits, credits, items

Business Interest Checking

(Non-Profit Organizations, Sole Proprietors, Governmental Units)

- \$50 minimum balance to open account
- +\$10.25 (for profit) monthly fee if daily balance falls below \$500
- +\$6.00 (not for profit) monthly fee if daily balance falls below \$500
- Up to 300 free debits, credits, items
- +\$.60 each beginning at 301 debits, credits, items
- \$1,500 daily minimum balance to earn interest
- +FDIC Insurance Premium assessed \$0.12 for every \$100 in deposits annualized and charged monthly using year-to-date average balance.

Solutions Checking

(Non-Profit Organizations, Sole Proprietors, Partnerships, Governmental Units, Small Corporations)

- \$25 monthly service fee
- No minimum balance
- Up to 350 free debits, credits, items
- +\$.60 each beginning at 351 debits, credits, items
- \$50 credit towards your first order of checks
- Free FirstB2B Gold Online Business Banking
- Two free Personal Opportunity Checking Accounts
- +FDIC Insurance Premium assessed \$0.12 for every \$100 in deposits annualized and charged monthly using year-to-date average balance.

Solutions Interest Checking

(Non-Profit Organizations, Sole Proprietors, Governmental Units)

- \$25 monthly service fee
- No minimum balance
- \$1,000 daily minimum balance to earn interest
- Up to 350 free debits, credits, items
- +\$.60 each beginning at 351 debits, credits, items
- \$50 credit towards your first order of checks
- Free FirstB2B Gold Online Business Banking
- Two free Personal Opportunity Checking Accounts
- +FDIC Insurance Premium assessed \$0.12 for every \$100 in deposits annualized and charged monthly using year-to-date average balance.

Corporate Analysis Checking

- \$500 minimum balance to open account
- \$12 monthly service fee
- \$.275 per check written or debit
- \$.365 per deposit or other credit
- \$.089 per item deposited
- \$.149 per ACH debit
- \$.249 per ACH credit
- Earnings credit tied to the weekly auction rate of the 13-week Treasury Bill will be calculated on your average collected balance. This credit is then used to eliminate or reduce any service charges incurred on this account.
- +FDIC Insurance Premium assessed \$0.12 for every \$100 in deposits annualized and charged monthly using year-to-date average balance.

Business Money Market

Business Matrix Money Market

- \$10,000 minimum balance to open account
- +\$8 monthly fee if daily balance falls below \$2,500
- +FDIC Insurance Premium assessed \$0.12 for every \$100 in deposits annualized and charged monthly using year-to-date average balance.
- Interest paid on all collected balances
Interest Tiers
0 - \$9,999.99
\$ 10,000 - \$24,999.99
\$ 25,000 - \$49,999.99
\$ 50,000 - \$99,999.99
\$100,000 - \$249,999.99
\$250,000 +

Business Savings

- \$50 minimum to open account
- +\$5 monthly fee if daily balance falls below \$200
- Earn compound interest monthly based on average daily balance

FirstB2B Online Business Banking

- \$25 one time set-up fee
- +\$10 per occurrence change

FirstB2B Silver

- Three free accounts
- No monthly service fee
- \$25 for each stop payment

FirstB2B Gold

- Six free accounts
- \$25 monthly service fee
- \$15 for each stop payment
- \$9 Incoming Domestic Wire Transfer
- \$18 Outgoing Domestic Wire Transfer

FirstB2B Platinum

- Unlimited free accounts
- \$40 monthly service fee
- \$15 for each stop payment
- \$9 Incoming Domestic Wire Transfer
- \$18 Outgoing Domestic Wire Transfer

ACH Package*

- \$20 monthly service fee
- Direct deposit payroll capabilities
- Export ACH files
- Originate single ACH debits/credits

* Separate contract and charges apply for ACH activities.

Services and Prices for Personal and Business Accounts

Effective June 8, 2009



**First National Bank
and Trust Company®**

Offices throughout northern Illinois
and southern Wisconsin

800-667-4401

www.bankatfirstnational.com

Member FDIC

Personal Accounts

+Account Closure (within 90 days of opening).....	\$30
+Account Reopening Fee (within 30 days of close)	\$10
Account Research and Reconciliation (per hour; \$10 min)	\$25
ATM/Check Card and Transactions	
Card	Free
+Unlimited use of any First National ATM or Allpoint Terminal	
+Withdrawals at non-First National ATM.....	\$2
<i>There may be an additional charge for using ATMs owned by another bank. Any charge will be disclosed at the ATM and will appear on your statement.</i>	
Replacement card.....	\$8
+Cashier's Checks (Customer)	\$5
+Non-customer	\$10
Check Cashing (Customer)	Free
Non-Customer	\$5
+Checking Inactive Fee (per month after 4 months).....	\$5
Coin Counting (Customer)	Free
+Non-Customer	20% or max. of \$20
+Collections – Incoming/Outgoing.....	\$30
Fax – Incoming/Outgoing.....	\$2
Buying Foreign Currency From Customer.....	\$7
Non-Customer	\$7
+ 10% of US Dollar Amount (total fee not to exceed \$17)	
Ordering Foreign Currency.....	Direct Costs
(incurred from Traveler)	
+ Foreign Drafts	
Up to \$300.....	\$34
Over \$300.....	\$49
+ Garnishment, Tax Levy, Summons.....	\$75
+ Imaged Check Copies.....	\$3
+ Imaged Statement Copies.....	\$5
Incorrect Address Fee (monthly)	\$5
+ International Mailing Fee.....	\$3
+ Money Market or Savings items in excess of 6 per month (per item)	\$2.50
+ Money Orders (Customer)	\$2
Non-Customer (up to \$1,000).....	\$4
Night Deposit Bags	
Locked zipper	\$35
Wallet zipper (first bag free)	\$9
Notary Public	Free
Online Banking (personal)	Free
Online Bill Payment (personal)	Free
Overdraft/NSF Items	
+Item paid into overdraft (per item)	\$31
+Item returned not paid (per item)	\$31
+Overdraft continuing after the 29th day (per day)	\$10
+Overdraft collection processing fee.....	\$30
<i>Overdraft fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.</i>	
Printed Checks (Prices vary with quantity and design)	
+ Returned Deposited Items	\$7.50
+ Savings or Money Market items in excess of 6 per month (per item)	\$2.50
Statement on CD.....	\$7
+ Stop Payments (per six months)	\$31
Telephone Transfer (non-automated)	\$3.50
Temporary Checks (per 10 quantity, 10 minimum).....	\$2.50
Travelers Checks Single Signer per 100	\$2
Transcript Statement	\$1
+ Verification of Deposit	\$10
+ Visa Gift Card Activation Fee.....	\$4
Wire Transfer	
+Outgoing.....	\$25
+Incoming (deposited into FNB account)	\$15
International.....	\$55

+Pricing changes will be in effect June 8, 2009

Checking

Totally Free Checking

- No minimum balance
- No monthly service fee

Opportunity Checking

- \$25 minimum balance to open account
- Earn interest on all collected balances
- \$5.95 monthly service fee (Age 55+ \$4.95)

Priority Checking

- \$25 minimum balance to open account
- Earn interest on all collected balances
- \$5,000 daily minimum balance or usage of at least two of the following electronic services: Direct Deposit, Direct Debit, E-statements to avoid monthly service fee
- \$15 monthly service fee if daily deposit balance falls below \$5,000 or fee waiver established in the form of two \$7.50 credits, one for each electronic service requirement

Privilege Plus Checking

- \$100 minimum balance to open account
- Earn interest on all collected balances
- \$10,000 combined daily deposit balances to avoid \$15 monthly service fee

Priority Plus Checking

- \$100 minimum balance to open account
- \$50,000 in combined deposit balances (excluding CDs) OR \$50,000 in loan balances (excluding mortgage and commercial) OR \$200,000 mortgage relationship
- Relationship requirement must be met daily to avoid \$25 monthly service fee
- Interest paid on all collected balances:

Interest Tiers	
0 - \$9,999.99	
\$10,000 - \$49,999.99	
\$50,000 +	

Bonus Benefits Package

- \$3.95 monthly service fee

Health Savings Account

- \$50 minimum balance to open account
- \$20 set-up fee; no monthly or annual fees
- \$50 balance required to earn interest
- Earn compound interest monthly

Money Market

First Money Market

- \$2,500 minimum balance to open account
- +\$8 monthly fee if daily balance falls below \$2,500
- Interest paid on all collected balances:

Interest Tiers	
0 - \$2,499.99	
\$2,500 - \$4,999.99	
\$5,000 - \$7,499.99	
\$7,500 +	

Matrix Money Market

- \$10,000 minimum balance to open account
- +\$8 monthly fee if daily balance falls below \$2,500
- Interest paid on all collected balances:

Interest Tiers	
0 - \$9,999.99	
\$10,000 - \$24,999.99	
\$25,000 - \$49,999.99	
\$50,000 - \$99,999.99	
\$100,000 - \$249,999.99	
\$250,000 +	

Savings

First Choice Savings

- \$50 minimum balance to open account
- +\$5 service fee if daily balance falls below \$200

Four Seasons Savings

- \$1 minimum balance to open account
- No monthly service charge
- Annualized interest is paid at maturity
- +\$10 early withdrawal penalty

First Savers Account

- \$10 minimum balance to open account
- Membership benefits available to club members 13 years or younger

IRA Variable Savings

- \$100 minimum balance to open account
- \$100 minimum balance to earn interest
- No monthly service fee
- Withdrawal penalties may apply

Certificates of Deposit

- \$1,000 minimum balance to open account
- Deposits and withdrawals may be made during the 10 calendar days following maturity
- Early withdrawal penalties may apply

Additional disclosures regarding funds availability and annual percentage yields for our accounts are available through a Personal Banker at any of our locations.