

**First National Access Debit Account**

**ACCOUNT  
DETAIL**

How it Works	We will return or decline transactions that attempt to overdraw your account. <sup>1</sup>
Interest Bearing	No
Minimum Deposit Needed to Open Account	\$0
Monthly Maintenance Fee	\$4

We will not charge any Returned Item Fees or Overdraft Item Fees. Additional fees may be charged by the merchant when an item is returned.

How to Avoid the Monthly Maintenance Fee	Not Applicable
Checks (Bank Logo Check Design)	Not Applicable - Checks cannot be ordered for this product

Ⓜ ATM	\$0
Non - Ⓜ ATM	\$0

If you use an ATM that is not operated by us, you may be charged a fee by the operator of the machine and/or by any network used.

**ATM &  
OTHER  
FEES**

Debit Card Replacement Fee	\$0
Dormant Account	\$0
Foreign Check Item Processing	\$0
Foreign Collection Item Fee	\$0
Research Fee	\$0
Stop Payment Fee	\$0
Statement Processing	\$0
Statement Reconciliation	\$0
Cashier's Checks	\$0
Overdraft Item Fee	Not Applicable – Items will be returned <sup>1</sup>
Returned Item Fee	\$0

**VALUE ADD  
ITEM**

Mortgage Closing Cost Credit	\$200 See a Mortgage Loan Officer for Details
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**DEPOSIT  
INFORMATION**

When your Deposits are Available	<ul style="list-style-type: none"> <li>• Cash deposit made at a branch, electronic direct deposit and wire transfer deposits - Same business day.</li> <li>• Funds from the first \$100 of deposits of checks made in person to one of our employees - Same business day.</li> <li>• Funds from other deposits - First business day following the deposit.</li> <li>• If a hold is placed on a deposit, the first \$200 will be available the next business day. You will be notified if there is a delay in the availability to withdraw funds and when they become available.</li> </ul>
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**WIRE  
TRANSFERS**  
Wires accepted  
until 4 PM CST

Incoming	<b>\$0</b> - There is no charge for incoming wires
Outgoing Domestic	<b>\$15</b> - For outgoing domestic wires
Outgoing Foreign (US Funds)	<b>\$35</b> - For outgoing foreign wires using US funds
Outgoing Foreign (Foreign Funds)	<b>\$25</b> - For outgoing foreign wires using foreign funds

## ADDITIONAL INFORMATION

The words “you” and “your” refer to all persons named on the application for an account, on the account agreement/signature card for an account, on any checks or cards for an account, or who sign or use any checks or cards on an account. The words “we” and “us” refer to First National Bank of Omaha and our divisions that operate under the names First National Bank, First National Bank Southwest, First National Bank Fremont, First National Bank North Platte and FNBO Direct.

**1** First National Bank is required to pay any authorized debit card transactions charged to your account that may take your account negative. If your account is charged any fees, this may also result in a negative balance. With the First National Access Debit Account, you will not be charged Overdraft Item Fees for being inadvertently overdrawn.



Member FDIC

11/9/2016