

CONSUMER BANKING

Personal Savings Accounts

- Accounts for every need
- No- and low-fee options
- Easy access and management tools
- Valuable interest-earning accounts



Choose the Account That's Right for You

	Personal Savings	Money Market	Security First	First Savers	First Club
Opening Deposit	\$100.00	\$2,500.00	\$100.00	\$1.00	\$1.00
Account Fees	\$5.00 per quarter	\$10.00 per month	\$5.00 per quarter	None	None
Balance required to waive Account Fees	\$350.00	\$2,500.00	\$350.00	N/A	N/A
Balance required to Earn Interest	\$100.00	\$1,000.00	\$100.00	\$50.00	\$1.00
Balance required to waive Transaction Fees	\$3,000.00	N/A	\$3,000.00	\$3,000.00	N/A
Electronic Statements	Available	Available	Available	Available	Available
Services included with Account	<ul style="list-style-type: none"> • ATM Card • Online Banking • First Telebanc (Automated Voice Response System) 	<ul style="list-style-type: none"> • ATM Card • Online Banking • First Telebanc (Automated Voice Response System) 	<ul style="list-style-type: none"> • ATM Card • Online Banking • First Telebanc (Automated Voice Response System) 	<ul style="list-style-type: none"> • ATM Card • Online Banking • First Telebanc (Automated Voice Response System) 	<ul style="list-style-type: none"> • Online Banking • First Telebanc (Automated Voice Response System)
Transaction Limitations and Fees	<ul style="list-style-type: none"> • Four withdrawals per quarter • Each subsequent withdrawal will be assessed a \$1.50 activity fee 	<ul style="list-style-type: none"> • Six third party transfers per month • Unlimited in house withdrawals • Limited Check Writing 	<ul style="list-style-type: none"> • Four withdrawals per quarter • Each subsequent withdrawal will be assessed a \$1.50 activity fee 	<ul style="list-style-type: none"> • Four withdrawals per quarter • Each subsequent withdrawal will be assessed a \$1.50 activity fee 	<ul style="list-style-type: none"> • All deposits must be made in the form of automatic transfer from a checking or interest account at FNBNC • You may not make withdrawals from your account until the maturity date of October 31st of which the funds will be deposited into your account. This account will automatically renew • If you withdraw any of the principal before maturity a \$10 penalty is imposed



FIRST NATIONAL BANK OF NORTHERN CALIFORNIA

