

The words "you" and "your" refer to all persons named on the application for an account, on the 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 branches in other locations, which currently include First National Bank Iowa and First National Bank Southwest.

DISCLOSURE OF ACCOUNT TERMS FOR PERSONAL CHECKING ACCOUNTS

The following terms apply to all interest-bearing Checking Accounts:

- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). In other words, interest is paid on collected balances.
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal balance in the account each day.
- Interest for your account will be compounded and credited monthly.
- You must maintain the applicable minimum balance as disclosed on the Rate Sheet in the account each day to obtain the disclosed Annual Percentage Yield.
- Your interest rate and Annual Percentage Yield may change. At our discretion, we may change the interest rate on your account daily. Current interest rates and Annual Percentage Yields are shown on the Rate Sheet which we have provided to you.
- Fees may reduce earnings.
- Upon closing of an account, all interest accrued will be paid on the account without penalty.

FEE SCHEDULE

INTEREST-BEARING CHECKING ACCOUNTS

Minimum deposit amounts required to open these accounts are shown on the Rate Sheet.

- o **Customer First Premier Checking**
Monthly maintenance fee if the average daily balance* of all related deposit accounts drops below \$25,000 during the statement period after the third statement cycle: \$25.00
You may make free withdrawals from foreign ATMs.** You will receive unlimited foreign ATM surcharge reimbursements.
No stop payment fees.
- o **Customer First Complete Checking**
Monthly maintenance fee if the average daily balance* of all related deposit accounts drops below \$1,000 during the statement period after the third statement cycle: \$10.00
You may make four (4) free withdrawals from foreign ATMs** each statement period. Each subsequent withdrawal: \$2.50
You may receive four (4) foreign ATM surcharge reimbursements each statement period.
- o **Community First Checking†**
No monthly maintenance fee.
You may make four (4) free withdrawals from foreign ATMs** each statement period. Each subsequent withdrawal: \$2.50
You may receive four (4) foreign ATM surcharge reimbursements each statement period.
- o **Community First Premier Checking†**
Monthly maintenance fee if the average daily balance* of all related deposit accounts drops below \$25,000 during the statement period after the third statement cycle: \$25.00
You may make free withdrawals from foreign ATMs.** You will receive unlimited foreign ATM surcharge reimbursements.
No stop payment fees.
- o **First At Work Checking**
No monthly maintenance fee if a direct deposit from a 'First At Work' employer is made at least once a month. If no direct deposit is made: \$
You may make four (4) free withdrawals from foreign ATMs** each statement period. Each subsequent withdrawal: \$2.50
You may receive four (4) foreign ATM surcharge reimbursements each statement period.
- o **First At Work Premier Checking**
Monthly maintenance fee if the average daily balance* of all related deposit accounts drops below \$25,000 during the statement period after the third statement cycle: \$25.00
You may make free withdrawals from foreign ATMs.** You will receive unlimited foreign ATM surcharge reimbursements.
No stop payment fees.
- o **Employee Checking**
No monthly maintenance fee if employed by First National Bank. If no longer employed by First National Bank, your current checking account (which was established based on employment) will be converted to First National Bank's Customer First Free Checking account.
You may make free withdrawals from foreign ATMs.** You will receive unlimited foreign ATM surcharge reimbursements.
No stop payment fees.
- o **Customer First Classic Checking (50 years of age and over)**
No monthly maintenance fee.

NON-INTEREST BEARING CHECKING ACCOUNTS

A minimum deposit of \$100 is required to open these accounts.



- o **Customer First Free Checking**
No monthly maintenance fee.
Monthly charge for return of images of checks in statement: \$2.00
- o **Family First Student Checking (23 years of age and under)**
No monthly maintenance fee.
Monthly charge for return of images of checks in statement: \$2.00
You may make four (4) free withdrawals from foreign ATMs** each statement period. Each subsequent withdrawal: \$2.50
You may receive four (4) foreign ATM surcharge reimbursements each statement period.
At age 24, your current checking account will be converted to First National Bank's Customer First Free Checking.
- o **Access Checking**
No monthly maintenance fee. The purpose of this account is to access a Line of Credit. Deposits are not to be made to the Access Checking account.

OTHER FEES FOR PERSONAL CHECKING ACCOUNTS

Certified Check	\$10.00
Check Printing	Fee depends on style of check ordered
Collection Items and Overdraft Items sent in for collection:	
• Item under \$100	\$25.00
• Item \$100 and over	\$50.00
Daily Overdraft Fee (per day)	\$3.00
Deposit Item Return	\$5.00
Domestic Wire Transfer (Wires after 3:30 p.m. will process the next business day):	
• Incoming	\$10.00
• Outgoing	\$15.00
• Tracers	\$20.00
• Wire Research (per hour)	\$20.00
Dormant Account:	
• New Dormant Accounts	\$25.00
• Checking Accounts (per month)	\$5.00
• Savings Accounts (per quarter)	\$15.00
Foreign ATM**:	
• Balance Inquiries or Transfers (per transaction)	\$1.00
• Cash Withdrawal (per transaction)	\$2.50
Foreign/International Wire Transfer (Wires after 3:30 p.m. will process the next business day):	
• Incoming	\$15.00
• Outgoing	\$25.00
• Tracers	\$20.00
• Wire Research (per hour)	\$20.00
Garnishment, Legal Process, or Dispute Fee	\$25.00
International Service Fee (card transactions) ^{††}	2% per transaction
Overdraft Item Fee (maximum 6 per day) [◊]	\$30.00
Research Fee (per hour with a \$20 minimum)	\$20.00
Return Item Fee (maximum 6 per day) [◊]	\$30.00
Statement Reconciliation:	
• Current Month's Statement	No charge
• Previous Month's Statement (per hour)	\$20.00
Stop Payment:	
• Per Check Item, ACH Item, or Pre-Authorized Visa Check Card Transaction	\$30.00
• Per Renewal	\$30.00
Visa Check Card, Visa Platinum Check Card, and ATM Card Replacement	\$5.00
Zero Balance Fee (Inactive Account)	Amount equal to accrued interest

Contact International Trade Services at (402) 341-0500 for additional fees for international deposit and check collection services.

* The average daily balance is calculated by adding the principal balance in the account for each day of the period and dividing that figure by the number of days in the period.

** An ATM is considered a "foreign ATM" if it is not branded with the  ATM logo. Contact a Personal Banker for a complete listing of the  ATM logo ATMs. If we own the foreign ATM: (1) we will not charge you a foreign ATM fee for using it (2) if a surcharge applies, it will be disclosed at the ATM (currently such "owned foreign ATM surcharges" do not exceed \$10.00). In some cases, you may be entitled to a waiver or reimbursement of these fees under the terms of your deposit account. "Free withdrawals from foreign ATMs," mean that foreign ATM cash withdrawal fees do not apply ("owned foreign ATM surcharges" still apply, but may be reimbursed to the extent that your account terms cover foreign ATM surcharge reimbursements). 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 (and you may be charged a fee for a balance inquiry even if you do not complete a transaction).

† These accounts require a relationship with a designated community participant to open. After the account has been open for a period of six months a premium will be donated to a designated community participant. This offer is not available with any other premiums advertised by us.

†† We may charge an international service fee equal to 2% of the amount of the transaction on any international transaction, such as a withdrawal from an ATM outside the United States or a purchase from a merchant located outside the United States (for example, an internet purchase from a foreign merchant). This fee applies regardless of whether the transaction occurs in U.S. Dollars.

Card transactions made in currencies other than U.S. Dollars will be converted to U.S. Dollars under the then current regulations of VISA. Those regulations currently provide that the conversion rate may be either the wholesale market rate or government-mandated rate in effect the day VISA processes the transaction. The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date. The VISA®/PLUS® ATM Network currently uses the rate in effect on the transaction date.

◊ One \$30 Overdraft Item Fee or Return Item Fee will be waived per calendar year upon customer request. Family First Student Checking accounts are eligible for two (2) Overdraft Item Fees or Return Item Fees waived per calendar year upon customer request. An Overdraft Item Fee or Return Item Fee may be created by checks, in person withdrawals, ATM withdrawals, or by other electronic means as applicable.

Use of your account indicates you agree to the following: Spanish translations of disclosures and materials, if provided, are provided as a courtesy. In the event of any discrepancy between the English version and the Spanish version of any disclosure or material that has been provided, the English version will control and supersede any Spanish version. Subsequent disclosures and materials may be provided in English only. If any disclosures or materials are provided in English only, and if you do not understand the English version that has been provided, it is your responsibility to obtain a translation.