

CUSTOMER FIRST CHECKING ACCOUNTS

Building a banking relationship starts by selecting the right checking account. With Customer First you can simply enjoy convenience and personal service or upgrade your account for extra money-saving benefits – allowing you to take full advantage of your banking relationship.

As you compare the core benefits and features associated with each account, keep in mind that all of our Customer First checking accounts include:

- \$100 minimum deposit to open
- A free Visa® Check Card
- Free Online Banking, BillPay, Paperless Statements and Account Alerts
- Free withdrawals from over 300  ATMs

REGULAR CHECKING

When you're busy, simple convenience is key.

Minimum balance: None

Benefits & Features:

- \$100 credit towards mortgage closing costs*

FREE
&
EASY

CLASSIC CHECKING

Enjoy free extras if you're 50 or over.

Minimum balance: None

Benefits & Features:


- Earns interest
- Free bank logo checks
- Free cashier's checks and American Express® Travelers Cheques
- Free paper statements
- Premium rate on CD and IRA accounts
- Annual \$25 Safe Deposit Box credit
- \$100 credit towards mortgage closing costs*

COMPLETE CHECKING

Valuable benefits perfect for any stage of your life.

Minimum balance: None, providing the average daily balance in checking, related savings, money market, CD, and IRA accounts is \$1,000 or more

Benefits & Features:

- Earns interest
- Two free non-  ATM withdrawals per statement cycle (excludes surcharges)**
- \$10 off your first order of bank logo checks or \$5 off personalized checks
- Free cashier's checks and American Express® Travelers Cheques
- Premium rate on savings, money market, CD and IRA accounts
- Discounted rate on loans
- \$200 credit towards mortgage closing costs*


EXTRA
VALUE

PREMIER CHECKING

When your life calls for the next level of checking.

Minimum balance: None, providing the average daily balance in checking, related savings, money market, CD, and IRA accounts is \$15,000 or more

Benefits & Features:

- Earns interest
- Unlimited free non-  ATM withdrawals per statement cycle (excludes surcharges)**
- Free bank logo checks
- Free cashier's checks and American Express® Travelers Cheques
- Free paper statements
- Premium rate on savings, money market, CD and IRA accounts
- Discounted rate on loans
- Annual \$25 Safe Deposit Box credit
- \$400 credit towards mortgage closing costs*

PREMIUM
BENEFITS

CUSTOMER FIRST SAVINGS ACCOUNTS

Compliment your checking account by selecting one of the following Customer First savings accounts. They offer the perfect combination – competitive interest rates and easy access to your funds.

SAVINGS

Be prepared for future purchases and expenses.

Minimum deposit to open: None

Minimum balance: None

Benefits & Features:

- Earns interest
- Three free withdrawals per month. You'll also enjoy unlimited withdrawals through ① ATMs**
- Receive a premium rate with Complete or Premier Checking

MONEY MARKET

Keep your hard-earned money working for you.

Minimum deposit to open: \$1,000

Minimum balance: \$1,000 (\$15 fee will be assessed if you drop below the \$1,000 minimum daily balance)

Benefits & Features:

- Earns interest
- Check writing privileges
- Three free withdrawals per month. You'll also enjoy unlimited withdrawals through ① ATMs**
- Receive a premium rate with Complete or Premier Checking

CERTIFICATES OF DEPOSIT

Enjoy competitive interest rates on a secure fixed-dollar investment.

Minimum deposit: \$500

Benefits & Features:

- Wide range of terms available
- Interest is compounded daily
- Receive a premium rate with Classic, Complete or Premier Checking
- Automatic CD renewal[†]
- Option to withdraw funds at maturity^{††}

FOR YOUR CONVENIENCE

fnsouthwest.com

Visit us online for additional product information, current rates, and a complete list of bank locations and hours as well as ATM locations.

469.633.8400 or 800.937.0813

A representative is available to take your call 24/7 to provide the information you need and the personal service you deserve.



ADDITIONAL PRODUCTS AND SERVICES

Complete your Customer First financial package with important products and services that can enrich your life. Best of all, as your life changes these products and services will always be available by simply revisiting your Customer First relationship.

ONLINE SERVICES

Enjoy convenient 24/7 account access.

- Online Banking
- BillPay
- Paperless Statements
- Account Alerts

LENDING

Feel confident with your financing.

Whether you need a **Mortgage, Personal Loan, Home Equity Loan, Line of Credit, or Auto Loan**, you'll enjoy a hassle-free application and all of our loans offer competitive rates and affordable terms.

CREDIT CARDS

Gain money-saving benefits and worldwide purchasing power.

- **First National Bank of Omaha** is one of the largest credit card issuers in the country, offering a series of credit cards with features to meet a variety of financial needs.

INVESTMENTS

Reach your goals by planning for the future with **Individual Retirement Accounts (IRAs), Retirement Planning, Estate Planning and Insurance plans.**

Securities provided by First National Capital Markets, Inc., a registered broker/dealer and registered investment advisor. Member FINRA and SIPC.

Investment Products Are: Not A Deposit • Not FDIC Insured
 • Not Insured By Any Federal Government Agency
 • Not Guaranteed By the Bank • May Go Down in Value.

HEALTH SAVINGS ACCOUNT (HSA)

Our **First Health Savings Account** is a tax-advantaged savings account to pay for qualified medical expenses.‡

SAFE DEPOSIT BOX

Feel secure about your important items.

- Wide variety of box sizes
- Private viewing rooms are available

Refer to account disclosure and rate sheet for details on fees and interest, or contact a Personal Banker for details including eligibility, service description and associated charges.

* Mortgage closing cost credit applies to home purchase loans on primary residences only and is subject to change without notice. Cannot be combined with other discounts/promotional offers or exceed fees charged by FNBO.

** A surcharge may be assessed when using an ATM not branded with  ATM.

† You will have 10 calendar days after the maturity date to withdraw funds without penalty. This account will not renew if you withdraw the funds on the maturity date or if we receive written notice from you on or before the maturity date of your intention not to renew.

†† You will be notified at maturity; a penalty may be assessed for early withdrawal.

‡ Consult your tax advisor regarding the tax advantages of a Health Savings Account.