

A Clear and Concise Guide¹ to the eAccount

Your eAccount

Monthly Maintenance Fee	\$7.00	This fee applies each month without E-Statements
	\$5.00	This fee applies each month with E-Statements

ATM Fees

Gold Key ATMs (ATMs we own)	FREE	For deposits, withdrawals, transfers or balance inquiries
Non-Gold Key ATMs (ATMs we do not own)	\$2.50	For each withdrawal, inquiry or transfer, plus any fee charged by the ATM's owner/operator.

No Check Writing

This account does not permit you to write checks and checks will not be ordered on this account. Do not order checks from third parties. We reserve the right to reject a check presented against the account even if sufficient funds exist to cover the item. You may incur fees from the merchant or other party you were trying to pay when the check is returned.

Instead, you can pay individuals and businesses using:

- **Debit MasterCard:** You can make purchases and payments anywhere MasterCard® is accepted.
- **Bill Pay:** Enroll in Online Banking and use Bill Pay to pay bills on time. With Bill Pay, you can schedule payments to any person, company or financial institution in the United States.
- **Funds Transfers:** Make one-time or recurring transfers at any time to any account that you own. You may also make one-time or recurring person-to-person transfers to another FNBT or FCB Online Banking customer.
- **Money Orders** available for purchase.

No Overdraft Services

To help you manage your account the eAccount does not come with overdraft services. We will not authorize a debit card transaction or other debit item unless our records indicate that you have enough available funds in your account at the time of the transaction to cover the item. Debit card transactions can sometimes be delayed from the time that they are authorized until the time that they are settled. We cannot reject the settlement transaction even if it overdraws your account. This means your account may become overdrawn even without overdraft services; however, we will not charge you an overdraft fee if this occurs.

There are other ways your account could have a negative balance. Examples include:

- You purchase gas using your debit card and \$20 is authorized; however, the full amount of the purchase exceeds the \$20 that was authorized.
- You use your debit card at a restaurant and the amount of your meal is authorized; however, a tip amount is added after the authorization.
- A fee is assessed to your account and the funds are not available.

We encourage you to enroll in balance alerts via email or text message to notify you when you have a low balance.

Additional Fees

Account Printout (Lobby Request)	Free	Debit Card Non-Photo Replacement	Free
Stop Payment Order	\$35.00	Debit Card With Photo Replacement	\$5.00
Account Closing (within 90 days of opening)	\$25.00	Cashier's Checks	\$5.00
ACH One-Time Stop Payment	\$35.00	Money Orders	\$0.50
ACH Indefinite Stop Payment	\$35.00	Domestic Incoming Wire Transfer	\$10.00
Return Item (deposited or cashed)	\$10.00	Domestic Outgoing Wire Transfer	\$25.00

Processing Policies

Posting Order

The order in which withdrawals and deposits are processed

We start with the account balance in your account at the beginning of the banking day, subtract holds from your account balance and make any adjustments from prior days. Next, we add credits and then subtract debits from your account balance. The following is a summary of how we generally post items and examples of some of our categories and the more common transactions we assign to each category.

- First, your deposits and credits are added to your account balance.
- Then, withdrawals made at our teller windows, transfers made with our 24-Hour Personal Account Line, online and mobile banking systems, online and mobile banking bill payments and outgoing wire transfers are subtracted from your account balance in lowest to highest dollar amount.
- Then, card transactions and ATM transactions are subtracted from your account balance in date and time order.
- Then, ACH debits without a check number are subtracted from your account balance before other checks you wrote with a check number, in highest to lowest dollar amount. When we receive a check number, checks will be subtracted from your account balance in sequential check number order.
- Finally, most fees and service charges in lowest to highest dollar amount.

Keep in mind that we may process transactions in a different order than you made them. This may impact the total amount of fees you incur per banking day. A *“banking day”* is every day except *Easter Sunday, Thanksgiving Day and Christmas Day*.

Deposit Hold Policy

When funds deposited to your Account are available

- **Electronic direct deposit**
 - o Typically the same day we receive your deposit. In some instances, we may receive your direct deposit in advance of the release/settlement date authorized by the sender. In such cases, the direct deposit will be made available no later than the release/settlement date.
- **Cash deposit with teller**
 - o Same banking day. A *“banking day”* is every day except *Easter Sunday, Thanksgiving Day and Christmas Day*.
- **Check deposit with teller**
 - o Usually the next banking day. A *“banking day”* is every day except *Easter Sunday, Thanksgiving Day and Christmas Day*. In some situations, after your deposit is made, we may notify you that your funds will not be available for up to seven (7) business days after the business day of your deposit. The first \$200 of that deposit may be made available the next business day after the business day of your deposit depending on the type of hold placed.
 - o If you are a new customer, within the first thirty (30) days after your account is opened, we may notify you after your deposit is made that your funds will not be available for up to nine (9) business days after the business day of your deposit.

A *“business day”* is a non-holiday weekday generally ending at 5:00 p.m. local time.

¹ This guide highlights some of the terms of the eAccount we offer. It is not the governing terms and conditions of the eAccount. For the governing terms and conditions of the eAccount, please see the Deposit Agreement and Account Disclosure. For more information about other services we offer, please see the *Banking Services/Fee Schedule*. For more information about our deposit hold policy, please see the *Funds Availability Policy*.