

Business Checking Products

One Size Does Not Fit All

Whether you're starting a business, expanding one or purchasing equipment, it all starts with a seed — the financing to help turn your vision into reality.

Everyone's vision is different, and everyone's situation is, too. So, at First Nebraska Bank, we offer a broad range of business banking options designed to meet your individual needs. Take a look and choose the one that's right for you.

We'll be right here if you have any questions. Now, **let's go grow something.**



Community Checking

Designed for accounts with minimal activity

- \$3 service charge
- \$3 rebate if enrolled in eStatements
- \$0.25 per item fee in excess of 25 per statement cycle (items include but are not limited to checks/debits, ACH, deposits, deposited transit items)
- Non-interest bearing

Small Business Checking

Designed for small business with moderate activity.

- \$5 service charge
- \$3 rebate if enrolled in eStatements
- \$0.25 per item fee in excess of 75 per statement cycle (items include but are not limited to checks/debits, ACH, deposits, deposited transit items)
- Non-interest bearing

Business Rewards Checking

Interest-bearing account available to sole-proprietorship and nonprofit entities. Also designed for other non-consumer accounts, such as trusts and estate accounts.

- \$6 monthly service charge — waived if you maintain a minimum daily balance of \$2,500 in this account or a combined minimum daily balance of \$2,500 in related savings accounts and/or CDs
- \$3 rebate if enrolled in eStatements
- \$3 cash reward if total of \$600 point-of-sale VISA debit card purchases and have a direct deposit or ACH withdrawal during statement cycle

Commercial Analysis Checking

Designed for large commercial accounts with significant activity.

- \$10 maintenance fee
- \$0.10 per debit (check, misc. debit, ACH, etc.)
- \$0.20 per credit
- \$0.03 per deposited on us item
- \$0.06 per deposited transit item
- Credit calculated at 0.10% on daily balance and applied toward service charge



It all starts with a seed.

Account Disclosures:

Community Checking (Non-Consumer)

Additional Terms - The following additional terms apply to this account: The service charge on this account is \$3 per month. You will receive a \$3 rebate for each monthly statement cycle that you are enrolled in and receive eStatements on this account.

You will incur a \$0.25 per item fee in excess of 25 items per monthly statement cycle. Items include, but are not limited to, checks, debits, ACH, deposits, POS and ATM.

Business Rewards Checking (Non-Consumer)

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.05%. The interest rate may change at any time.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to avoid Service Charge - A service charge fee of \$6 will be imposed every month. This fee will not apply if you maintain either a minimum daily balance of \$2,500 or more in this account, or if you maintain a combined minimum daily balance of \$2,500 in related savings accounts and/or certificates of deposit.

Additional Terms - The following additional terms apply to this account: A service charge fee of \$6 will be imposed every monthly statement cycle. You will receive a \$3 rebate for each monthly statement cycle that you are enrolled in and receive eStatements on this account.

You will receive a cash reward of \$3 on each monthly statement cycle that you complete both of the following:

1. Use your VISA debit card for debit transactions with an aggregate total of at least \$600 that post and settle within the monthly statement cycle (ATM withdrawals are not included in this aggregate amount).
2. Have at least one direct deposit (ACH credit) OR ACH debit post and settle within the monthly statement cycle.

Small Business Checking (Non-Consumer)

Additional Terms - The following additional terms apply to this account: The service charge on this account is \$5 per month. You will receive a \$3 rebate for each monthly statement cycle that you are enrolled in and receive eStatements on this account.

You will incur a \$0.25 per item fee in excess of 75 items per monthly statement cycle. Items include, but are not limited to, checks, debits, ACH, deposits, POS and ATM.

Commercial Analysis Checking (Non-Consumer)

Credit Against Fees - This account features an earnings credit, which is applied to reduce or eliminate fees on this account. If the earnings credit exceeds the fees for any

monthly analysis/statement cycle, the account will not be assessed a fee. Any excess earnings credit will be carried forward up to the calendar quarter end.

Currently, the periodic earnings credit rate for this account is 0.10%. At any time and at our discretion, the periodic earnings credit rate may change with notice. This earning credit will be calculated by applying the periodic earning credit rate to the average ledger balance in this account during the monthly analysis/statement cycle. The average ledger balance is calculated by adding the daily ledger balance in this account for each day of the monthly analysis/statement cycle and dividing by the number of days in the monthly analysis/statement cycle.

Additional Terms - The following additional terms apply to this account: Monthly analysis/statement cycle charges for this account are as follows: \$10 maintenance fee (this is a flat fee), plus \$0.10 per debit (check, miscellaneous debit, etc.), plus \$0.20 per credit (deposit), plus \$0.03 per on-us deposit item (checks in your deposit that are drawn on our bank), plus \$0.06 per transit deposit item (checks in your deposit that are drawn on another bank).

Applies to All Accounts:

Minimum balance to open - The minimum balance required to open this account is \$100.

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account: Refer to Limits and Fees Disclosure.

PAYMENT ORDER OF ITEMS – (Effective 10/01/2016)

The law permits us to pay items (such as checks or drafts) drawn on your account in any order. We use automated systems to process and post transactions. When we process multiple transactions for your account on the same day, you agree that we may at our discretion determine our posting orders for the transactions and that we may credit, authorize, accept, pay, decline or return credits, debits and holds in any order at our option. The order we process items can affect the total amount of overdraft and/or NSF fees you incur.

This section summarizes how we generally post some common transactions to your account. We group different types of transactions into categories. We use several different categories for holds, credits, and debts. Most categories include more than one transaction type. We generally post all transactions with a category, using the posting order that applies to that category, before we post any transactions assigned to the next category.

First we post deposits and other credits to your account. Then we post bank-initiated and cash items such as wires, holds, bank fees, cashed checks drawn on us, withdrawals or transfers made in person, electronic transfers via online or mobile banking, etc. Then we post debit card and ATM transactions. Then we post checks and last we post automated clearing house (ACH) debits. Within all categories, items will be paid in the order we receive them. Within a category if our systems do not receive date and time information, then we will post these items after items with date and time information, in the order of smallest to largest dollar amount.

Dormant/Inactive Fee: Dormant fee \$5 per month if inactive for 12 months or more and balance is less than \$500. eStatement rebates will not be paid on accounts that are inactive for 6 months or longer.

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:
(Effective 10/01/2016)

Account Activity Printout	\$3.00
Account Balancing Assistance/Research (per hour)	\$25.00
Cashier's Check	\$10.00
Check Cashing (non-customer)	\$10.00
Check Collection	\$15.00
Coin Counting charge (non-customer)	20.00%
Continuing Overdraft Fee (after seven days and every seven days thereafter)	\$32.00
Deluxe Gift Card Fee	\$5.00
Deposited Checks Returned Unpaid Fee	\$5.00
Dormant/Inactive Fee (dormant fee \$5 per month if inactive for 12 months or more and balance less than \$500)	\$5.00
Fax Receiving - 1st page	\$2.00
Additional pages	\$1.00
Sending - 1st page	\$3.00
Additional pages	\$2.00
Foreign Check Processing (Canadian only)	\$25.00
Foreign Currency Processing (plus shipping & handling charge)	\$15.00
Garnishments and Levies (excluding federal tax levy)	\$50.00
Health Checking HSA Setup Fee	\$15.00
Money Order	\$5.00
NSF (nonsufficient funds) Fee (returned item)	\$32.00
Overdraft Fee - paid item (check, ACH, etc.)	\$32.00
Overdraft Fee (if opted in) (paid ATM, debit card purchase-non-recurring)	\$24.00
Photocopies - Per Page	\$0.25
Over 10 pages	\$0.15
Replace VISA debit card	\$10.00
Stop Payments (all items)	\$25.00
Wire Transfers	
Domestic Outgoing Wire Fee	\$25.00
Domestic Incoming Wire	\$15.00
International Outgoing Wire	\$50.00
International Incoming Wire	\$15.00
Paper Statement Fee Monthly (If you do not receive eStatement on an account that requires eStatements such as Performance Checking)	\$3.00
Notary Fee (non-customer)	\$5.00
Automatic Sweep Fee	\$3.00
Lost Cashier's Check Processing Fee	\$25.00

Services

Business Online

- Originate ACH file transfers for payroll or billing
- Provide access to multiple users, each with separate authority
- Export transactions to Quicken, QuickBooks, Money or CSV
- Account history and activity
- Transfer between accounts
- View statements and images
- Make loan payments and advances

Merchant Capture

- Deposit checks right from your office
- Buy or lease a scanner
- Convenient and easy to use

Online Banking

- Balance inquiry
- Account history and activity
- Account transfers
- FNB Click-N-Pay
- eStatements