

FIRST NATIONAL BANK OF DUBLIN-DELEON-GUSTINE

Member FDIC

ACCOUNT TYPES

COMMERCIAL CHECKING ACCOUNT

Minimum balance to open-The minimum balance required to open this account is \$100.00.

Minimum balance to avoid maintenance fee-A maintenance fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$1,500.00 any day of the cycle.

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

REGULAR CHECKING ACCOUNT

Minimum balance to open-The minimum balance required to open this account is \$100.00

Minimum balance to avoid maintenance fee-A maintenance fee of \$6.00 will be imposed every statement cycle if the balance in the account falls below \$800.00 any day of the cycle.

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

Additional Terms-The following additional terms apply to this account: This account is available to all customers except for commercial customers.

FIRST EDITION CHECKING ACCOUNT

Minimum balance to open-The minimum balance required to open this account is \$100.00

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

Additional Terms-The following additional terms apply to this account: This account is for those 55 years young and older.

Free personalized "First Edition" checks, copy services, notary services and money orders or cashier's checks.

FIRST PREFERRED

Minimum balance to open-The minimum balance required to open this account is \$100.00

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:

First Preferred Fee: \$9.00 each statement cycle \$10,000.00 AD & D coverage

First Preferred Fee: \$10.00 each statement cycle \$20,000.00 AD & D coverage

First Preferred Fee: \$11.00 each statement cycle \$30,000.00 AD & D & family coverage

Additional Terms-The following additional terms apply to this account: Account features include free basic wallet checks and no charge for money orders or cashier's checks.

TEACHER CHECKING ACCOUNT

Minimum balance to open-The minimum balance required to open this account is \$100.00

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:

Additional Terms-The following additional terms apply to this account: This account is for school administrators, teachers, secretaries and aids. Additional account features are free first check order (designed for teachers), money orders or cashier's checks and free safekeeping for Certificates of Deposit.

SAVINGS ACCOUNT

Rate Information-The interest rate and annual Percentage Yield may change at any time. If you would like a current rate and yield information, please call us at (254) 445-4400.

Compounding frequency-Interest will be compounded monthly.

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

Effect of closing an account-If you close your account before interest is credited you will not receive the accrued interest.

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 item (for example, checks) into your account.

Minimum balance to open-The minimum balance required to open this account is \$100.00.

Minimum balance to avoid maintenance fee-A maintenance fee of \$2.00 will be imposed every statement cycle if the balance in the account falls below \$100.00 any day of the cycle.

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

Limitations on frequency of transfers-During any calendar month, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure or transferred to another account type by the financial institution.

Fees and Charges-The following fees and charges apply to this account:

Withdrawal Activity Fee: \$1.00 each in excess of 6 withdrawals per a four (4) week period.

NOW ACCOUNT

Rate Information-If you would like current rate and yield information, please call us at (254)445-4400. The interest and annual percentage yield may change at any time.

Compounding frequency-Interest will be compounded daily.

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

Effect of closing an account-If you close your account before interest is credited, you will not receive the accrued interest.

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 open-The minimum balance required to open this account is \$100.00.

Minimum balance to obtain the disclosed annual percentage yield-You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

Minimum balance to avoid maintenance fee-A maintenance Fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the cycle.

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

MONEY MARKET ACCOUNT <\$25,000.00

Rate information-If you would like current rate and yield information, please call us at (254)445-4400. The interest rate and annual percentage yield may change at any time.

Compound frequency-Interest will be compounded daily.

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

Effect of closing an account-If you close your account before interest is credited, you will not receive the accrued interest.

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 open-The minimum balance required to open this account is \$2,500.00.

Minimum balance to obtain the disclosed annual percentage yield-You must maintain a minimum daily balance of \$2,500.00 in your account each day to obtain the disclosed annual percentage yield.

Minimum balance to avoid maintenance fee-A maintenance Fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle.

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

Limitations on frequency of transfers-During any calendar month, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will subject to closure or funds transferred to another account type by the financial institution.

Fees and Charges-The following fees and charges apply to this account:

Withdrawal Activity Fee: \$5.00 each in excess of 6 per statement cycle.

MONEY MARKET ACCOUNT>\$25,000.00

Rate information-If you would like current rate and yield information, please call us at (254)445-4400. The interest rate and annual percentage yield may change at any time.

Compound frequency-Interest will be compounded daily.

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

Effect of closing an account-If you close your account before interest is credited, you will not receive the accrued interest.

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 open-The minimum balance required to open this account is \$25,000.00.

Minimum balance to obtain the disclosed annual percentage yield-You must maintain a minimum daily balance of \$25,000.00 in your account each day to obtain the disclosed annual percentage yield.

Minimum balance to avoid maintenance fee-A maintenance Fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle.

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

Limitations on frequency of transfers-During any calendar month, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure or funds transferred to another account type by the bank.

Fees and Charges-The following fees and charges apply to this account:

Withdrawal Activity Fee: \$5.00 each in excess of 6 during a statement cycle.

ACCOUNT FEES

Money Orders (each)	\$ 2.00
Cashier's Checks (each)	\$ 3.00
Nonsufficient Funds (NSF) Item (per item)	\$20.00
Special Statement Cutoff (each)	\$ 3.00
Account Research (per hour)	\$15.00
Account Balancing Assistance (per hour)	\$15.00
Stop Payments (all items) (per item)	\$20.00
Photocopies (per copy)	\$00.50
Collection Fees (outgoing) (per item)	\$15.00
Chargeback Item (per item)	\$5.00
Statement Faxed	\$5.00
Telebank Inquiries (no charge) (transfer capabilities)	
Internet Banking (no charge) (transfer capabilities)	
Telephone Account Inquiries	\$ 1.00
Telephone Transfers (each)	\$5.00
Account Activity Printout	\$3.00
Wire Transfer Fee (Domestic outgoing)	\$25.00
Wire Transfer Fee (International outgoing)	\$50.00
Lockbag (each)	\$ 20.00
ATM Daily Cash Limit	\$300.00
Foreign ATM Fee	\$1.00
Check Card POS Daily Limit	\$100.00
You may qualify for a higher limit.	
Check Printing Fees	
Fee depends on style of checks ordered.	
Bill Pay after 90 days of inactivity	5.00
Bill Pay over 15 items per statement cycle (per item)	.50