

Savings

Statement Savings

Minimum opening deposit	\$100
Minimum balance (no monthly fee)	\$250
Monthly fee for under \$250	\$4
Under age 21	No minimum balance
	Interest at prevailing rate
Withdrawals per cycle: 6 (Six), each additional	\$2

Money Market Accounts

Minimum opening deposit	\$2,500
Minimum balance (no monthly fee)	\$500
Monthly fee for under \$500	\$15
Transfers or debits per statement cycle	6
Fees for each additional check	\$15
Interest	Prevailing Rate

First Index Account

Earn top interest tied directly to Fed Funds averages. Your Annual Percentage Yield depends on your balance and changes monthly (7th business day).

Minimum opening deposit	\$1,000
Minimum balance (no monthly fee)	\$1,000
Monthly fee for under \$1,000	\$15
Transfers or debits per statement cycle	6
Fee for each additional transfer or debit per statement cycle	\$15

Certificates of Deposit

We have many types of CD's and can tailor one to fit your needs. Come in or call for information!

Individual Retirement Accounts

Standard IRA Available with both variable and fixed rates.

Roth IRA A nondeductible account that features tax-free withdrawals for certain distribution reasons after a five year holding period.

Education IRA A nondeductible account that features tax-free withdrawals for a very specific purpose - a child's higher education expenses.

Access Features

Online Banking and Online Bill Pay

For 1st Access Online Banking or Bill Pay services and demonstration, visit www.1stnatbk.com

Telephone Banking

1st Access Telephone Banking provides 24-Hour access to your account information. 434-369-4064

Mobile Banking - First Nat Mobile App

Access all of your accounts from anywhere with the First Nat Mobile App on your mobile devices!

Locations in
**Lynchburg, Danville,
Charlottesville,**
and everywhere in-between!



www.1stnatbk.com



A Great Selection of
Products and Services



Checking, Savings, IRAs,
Debit Cards, Loans and more.



Checking

Other Fees & Services

KaChing! Checking

- Minimum opening deposit, \$100*
 - Bonus rates paid on balances up to \$30,000*
 - Bonus rates paid on the portion of the balance above \$30,000*
 - Nationwide ATM fee refunds*
- *Earn bonus rates and nationwide ATM Fee Refunds at the end of each monthly statement cycle upon meeting the following qualifications:*
- 12 Debit Card transactions (point of sale) posted during the qualification cycle
 - 1 Direct Deposit or ACH Auto Debit posted during the qualification cycle
 - Receive Electronic Statement each month

MpFree! Checking

- Minimum opening deposit, \$100*
 - \$25 refund as a sign up bonus*
 - \$5 refund every month*
 - ATM Fee refunds nationwide*
- *Earn Apple Music® refunds, Amazon® merchandise refunds, and nationwide ATM Fee Refunds at the end of each monthly statement cycle upon meeting the following qualifications:*
- 15 Debit Card transactions (point of sale) posted during the qualification cycle
 - Receive Electronic Statement each month

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1st Choice Club

- Minimum opening balance \$1,000
- Interest Prevailing Rate
- 1st Choice Club CD (Premium CD) Varies
- One-up rate on Certificates of Deposit. . 1x per term
- Statement Monthly
- 1st Choice Checks 400 Free per year
- Monthly maintenance fee \$12

Avoid fee by A) maintaining \$1,000 balance, or B) linking to deposit accounts totaling \$10,000, or C) maintaining \$15,000 consumer loan balances*

- Travel cards and cashiers checks No Charge
- Notary services No Charge
- Other features: Consumer loan rate discounts, Safe Deposit Box discount, free signature guarantee.

*Consumer loan balances are defined as installment loans, outstanding equity line balances, or equity loan balances. Commercial loans, time notes, and mortgage loans are excluded from this calculation.

Free Checking Account

- Minimum opening deposit \$100
- No minimum balance after opening
- No monthly maintenance fee
- Unlimited transactions
- Visa Check Card - Transaction free at FNB ATMs

Regular Checking

- Minimum opening deposit \$100
- Unlimited transactions
- Visa Check Card - Transaction free at FNB ATMs
- Monthly maintenance fee - \$6 if balance falls below \$200

Interest Checking

- Minimum opening deposit \$500
- Unlimited transactions
- Visa Check Card - Transaction free at FNB ATMs
- Monthly maintenance fee \$12, if balance falls below \$500

Visa Check Card

You may use your card wherever VISA Debit, PLUS®, or STAR®, is accepted.

Credit Cards

No annual fee for personal unsecured credit cards.**

Loans

Installment Loans

.25% off the annual percentage rate on a new fixed rate installment loan when deducted from your First National checking account.**

Home Equity Lines of Credit

Ask us how to avoid or reduce closing costs.**

Fixed Rate Home Equity Loans

Terms available up to 15 Years.** *** Subject to credit approval*

Collections

Incoming and outgoing collections	\$15
Domestic \$15	Foreign \$15

Wire Transfers

Outgoing wire, customer	
Domestic	\$25
Foreign	\$45
Incoming wire, customer	\$10

Bookkeeping Fees

Non-imaged statement (per page)	\$1
Statement request	\$5
Stop payment	\$33
Insufficient funds check charge (per item)	\$33
Cash items held (per day)	\$5
Early closure (within 90 days of opening)	\$20

Research and Administration

Levy or Garnishment	\$100
Research, per hour	\$25
Reconcile bank statement, per hour	\$25
Photocopies, per page	\$1
Copy checks, deposits/statements, per page	\$1

Night Deposit Bags

Locked canvas bags, each	\$20
Vinyl zipper bags, each	\$5

Other Fees

Cashiers check (customer only)	\$8
Cashing noncustomer checks (each)	\$5
Internal account transfers	\$2
Overdraft transfer fee	\$10
Commercial checking accounts administrative expense (monthly)	\$10
Dormant account (monthly)	\$7.50

Safe Deposit Boxes

Safe deposit boxes at most locations with varying size and price.

