

DISCLOSURE OF ACCOUNT TERMS

Intro Business Savings Account

For the first six (6) months:

If your daily balance is equal to or less than \$250,000.99: the interest rate paid on the entire balance of your account will be 4.17% with an Annual Percentage Yield of 4.25%.
 If your daily balance is \$250,001.00 or more: a 4.17% with an Annual Percentage Yield of 4.25% will be paid on the first \$250,000.99 and a 0% interest rate with an Annual Percentage Yield of 0% will be paid on any balance of \$250,001.00 or more.

Based on current rates and depending on the balance in your account:

Interest tiers are as follows:	Interest Rate	Annual Percentage Yield
Up to \$250,000.99	4.17%	4.25%
\$250,001.00 and Over	0.00%	0.00%

After six (6) months:

This account will be converted to the Business Savings product after the first six months. The current rates for the Business Savings Account can be seen on the Rate Sheet.
 Please review the standard deposit account disclosure information in the deposit account guide below for additional information on Business Savings Account.

A GUIDE TO YOUR ACCOUNT
Business Checking

Free Business Checking & Premium Business Checking¹

Analyzed Checking

	Free Business Checking & Premium Business Checking ¹	Analyzed Checking	
Account Details	Minimum Deposit to Open	\$0	\$0
	Monthly Maintenance Fee	\$0	In addition to the fees disclosed here, additional or different fees may apply. Refer to your applicable terms of service or contact your Corporate Service Representative for further information. In the event of a fee conflict, the terms of service/ Treasury Agreement will control.
	Transaction Limit	Unlimited	
	Visa [®] Debit Card	Free	
Value Add Items	Business Online Banking	\$0	
	Business Online BillPay	\$0	
	Business Online Payments & Invoicing	See Online Banking for available options	
	Check Printing	Depends on style ordered	
ATM <small>(If you use an ATM that is not operated by us, the operator of the machine and/or the network used may charge you a fee.)</small>	Cash Withdrawals	Free 	
	Balance Inquiries	Free 	
	Non FNBO-ATM ²	\$2 - Balance Inquiry or Transfers (per transaction) \$3 - Cash Withdrawal (per transaction)	
Other Fees	Collection Items & Overdraft Items Sent in for Collection	\$30 per item	
	Dormant Account Monthly Fee	\$10 - To be charged every month the account is dormant as provided for in the Deposit Agreement.	
	Foreign Currency Exchange	Depends upon currency and date of exchange.	
	Returned Foreign Check Item	\$38 (per item)	
	Stop Payment Fee	\$33 (per item, per renewal)	
	Photocopy of Check	\$2 (per item)	
	Research Fee	\$25 (per hour with 1 hour minimum)	
	Statement Processing	\$5 - Copy of Statement \$5 - Hold Statement at Bank \$7 - Duplicate Statement \$10 - Returned Statements	
	Statement Reconciliation	\$0 - Current Month \$25 - Previous Months (per hour with 1 hour minimum)	

A GUIDE TO YOUR ACCOUNT

Overdraft Fees

Overdraft Item Fee ³	<p style="text-align: center;">\$33 for each item we pay (maximum of 4 per day)</p> <p style="text-align: center;">This fee applies when your account is overdrawn by more than \$20 at the end of the business day and the amount of the item exceeds \$20. Example: You write someone a check and we pay it even though you didn't have enough money in your account. The item was for more than \$20 and your account became overdrawn by more than \$20 at the end of the business day.</p>
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Wire Transfers

	Business Checking Accounts	Business Savings and Money Market Accounts
Domestic Wires ⁴	\$15 - Incoming \$25 - Outgoing \$2.50 – Internal \$25 - Tracers/Wire Research (per hour) \$10 - Recurring Outgoing (set-up fee) \$15 - Recurring Outgoing (per transaction) \$15 - Online Outgoing	\$0 - Incoming \$15 - Outgoing \$0 - Internal \$25 - Tracers/Wire Research (per hour) \$10 - Recurring Outgoing (set-up fee) \$15 - Recurring Outgoing (per transaction)
Foreign Wires ⁴	\$15 - Incoming \$35 - Outgoing foreign wire using US funds \$25 - Outgoing foreign wire using foreign funds \$25 - Tracers/Wire Research (per hour)	\$0 - Incoming \$35 - Outgoing foreign wire using US funds \$25 - Outgoing foreign wire using foreign funds \$25 - Tracers/Wire Research (per hour)

A GUIDE TO YOUR ACCOUNT

Specialty Accounts

Colorado Association of Realtors Housing Opportunity Foundation (CARHOF) Checking (Limited to Colorado branch locations)	No Monthly Maintenance Fee. No minimum deposit to open this account. The purpose of this account is to provide interest-bearing trust accounts for CARHOF's participating real estate brokers. The full amount of the interest earned will be credited in accordance with CARHOF guidelines.
Interest on Lawyer's Trust Account (IOLTA) Checking	No Monthly Maintenance Fee. No minimum deposit to open this account. The purpose of this account is to hold client funds. The full amount of the interest earned will be credited in accordance with State Law based on the branch where your account is maintained.

A GUIDE TO YOUR ACCOUNT

Business Savings

**Business Savings /
Intro Business Savings**

**Business Money Market /
Intro Business Money Market**

Minimum Deposit Needed to Open Account	\$100	\$2,500
Monthly Maintenance Fee	\$0	
Interest-Bearing	Yes	
Withdrawal Limits	Unlimited	
Account Closure	\$0	

Deposit Information

All fees listed under A Guide to Your Account – Business Checking, apply to Business Savings and Business Money Market accounts including Other Fees, Overdraft Fees, and Wire Transfer Fees.	
When your Deposits are Available	Funds from some deposits may not be available for immediate withdrawal. Please refer to your Deposit Agreement for our Funds Availability Policy

Interest-Bearing Accounts



- Interest is calculated using the daily balance method. This method applies a daily periodic rate to the principal balance in the account each day.
- Interest is compounded and credited monthly.
- Where noted, the applicable minimum balance must be maintained each day to obtain the disclosed Annual Percentage Yield (APY).
- Interest rates and Annual Percentage Yields may change. Interest rates may change daily at our discretion. Current interest rates and APYs are shown on the rate sheet.
- Fees may reduce earnings.

Interest accrued will be paid, without penalty, at account closing.

ADDITIONAL IMPORTANT INFORMATION

The words “you” and “your” refer to all persons named on the authorizing resolutions, on the account agreement/signature card for an account, on any checks or cards for an account, or who sign or use any checks or cards on an account. The words “we” and “us” refer to First National Bank of Omaha, FNBO and FNBO Direct.

¹ Includes Premium Business Checking and Premium Business Checking with Interest.

² An ATM is considered a Non-First National Bank of Omaha ATM if it is not branded with the  logo. Contact a Personal Banker for a complete listing of the  logo ATMs. If we own the Non-First National Bank of Omaha ATM: (1) we will not charge you a Non-First National Bank of Omaha ATM Fee for using it (2) if a surcharge applies, it will be disclosed at the ATM (currently such “owned Non-First National Bank of Omaha ATM surcharges” do not exceed \$10.00). In some cases, you may be entitled to a waiver or reimbursement of these fees under the terms of your deposit account. “Free withdrawals from Non-First National Bank of Omaha ATMs,” mean that Non-First National Bank of Omaha ATM cash withdrawal fees do not apply (“owned Non-First National Bank of Omaha ATM surcharges” still apply, but may be reimbursed to the extent that your account terms cover Non-First National Bank of Omaha ATM surcharge reimbursements). If you use an ATM that is not operated by us, you may be charged a fee by the operator of the machine and/or by any network used (and you may be charged a fee for a balance inquiry even if you do not complete a transaction).

³ An Overdraft Item Fee may be created by checks, in person withdrawals, ATM withdrawals, or other electronic means, as applicable. FNBO cannot control the number of times an item may be presented to FNBO for payment.

⁴ Third parties or other banks may impose additional charges in addition to those set forth herein.



Member FDIC
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