

	Commercial Checking (non-interest bearing)	Commercial Interest Bearing Checking	Commercial Interest Bearing Checking - Premium	Tiered Money Market Account	FNB Statement Savings
Minimum to Open	\$100	\$1,000	\$5,000	\$2,500	\$100
Monthly Charge	>\$500 = no charge \$400 - \$499.99 = \$7 \$300 - \$399.99 = \$8 <\$299.99 = \$9	>\$5,000=no charge <\$5,000 = \$10	>\$50,000=no charge <\$50,000 = \$50	>\$2,500=no charge \$1,000 - \$2,499.99 = no charge <\$999.99 = \$7.50	No Charge, If account goes dormant (12 months no activity), \$7.50/quarter
Minimum Balance to Avoid Charge	\$500	\$5,000	\$50,000	\$2,500/\$1,000	No Minimum Required
Interest Paid	None	Monthly only when average balance = \$5,000	Monthly only when average balance = \$50,000	To obtain the stated APY, minimum balance = \$2,500	Earns Interest and APY at the posted FNB State- ment Savings Rate
Free Check Orders	None	None	None	None	None
Transaction Limitations	20 checks per month, Then \$.30 each when balance <\$500	250 credits & debits, Then \$.30 each	250 credits & debits, Then \$.30 each	No more than 6 pre- authorized, automatic or third party transfers per month	Allowed 6 per quarter, Then \$1.00 per withdrawal.
Additional Benefits (upon approval)	Business Debit Card, No FNB Fees on ATMs, Online Banking, Business Bill Pay (some fees apply)	Business Debit Card, No FNB Fees on ATMs, Online Banking, Business Bill Pay (some fees apply)	Business Debit Card, No FNB Fees on ATMs, Online Banking, Business Bill Pay (some fees apply)	Combined Statements, Free Online Banking, Interest will not be com- pounded. Interest will be credited to the account.	Combined Monthly Checking/Savings Statements (upon request)