

	FNB Regular Checking	NOW Checking	Secure Checking	FNB Student Checking	FNB Senior Checking
Minimum to Open	\$100	\$1,000	\$100	\$100 (max. 23 years of age)	\$100 (min. 55 years of age)
Monthly Charge	> \$500 = no charge \$400 - \$499 = \$7 \$300 - \$399 = \$8 < \$300 = \$9	> \$1,000 = no charge < \$1,000 = \$7.50	\$9	No Charge	No Charge
Minimum Balance to Avoid Charge	\$500	\$1,000	N/A	No Minimum Required	No Minimum Required
Interest Paid	Non-interest Bearing	Monthly	Non-interest Bearing	Non-interest Bearing	Non-interest Bearing
Free Check Orders	None	None	1 FREE Box of Secure Checking checks at account opening; Only \$5 for Duplicates	None	None
Transaction Limitations	20 Checks Per Month, Then \$0.30 Per Check When the Daily Balance is < \$500	20 Checks Per Month, Then \$0.30 Per Check When the Daily Balance is < \$1,000	Unlimited Check Writing	10 Checks Per Month, Then \$0.50 Per Check	Unlimited Check Writing
Additional Benefits <i>(upon approval)</i>	Debit Card No FNB Fees on ATMs Online Banking Bill Pay Mobile Banking Text Banking	Debit Card No FNB Fees on ATMs Online Banking Bill Pay Mobile Banking Text Banking	\$5,000 AD&D Insurance, \$5,000 ID Theft Insurance & Identity Restoration, Cellular Telephone Protection, 3-in-1 Credit Report , Credit File Monitoring, Safe Deposit Box Discount, Entertainment Discount Book, And Many More Bank Benefits!	Debit Card No FNB Fees on ATMs Online Banking Bill Pay Mobile Banking Text Banking	Debit Card No FNB Fees on ATMs Online Banking Bill Pay Mobile Banking Text Banking