



Products & Services

**BUSINESS CHECKING ACCOUNTS**

**Business Checking**

No monthly service charge with minimum daily balance of \$2,500

OR

\$10 monthly service charge with minimum daily balance below \$2,500

80 checks/withdrawals per month  
20 deposits/credits per month  
200 deposited items per month  
.55 cents per additional item

ATM Card and Debit Card

Electronic Bank Statement with images

**BUSINESS CHECKING ACCOUNTS**

**Commercial Checking**

No minimum balance required

\$9.99 monthly service fee

.20 cents per debit/check

.30 cents per credit

.15 cents per deposited item

Earnings Credit applied to offset service charge\*

Electronic Bank Statement with images

**Additional Services Available**

- ACH Processing
- ATM Card
- ATM Placement Services
- Bank Statement on CD
- Bill Payment
- Business Lending
- Cash Management
- Electronic Bank Statement-including images
- Escrow Accounts
- Generation Gold Club Membership
- Home Deposit
- Home Equity Lines
- IOTA-Trust Accounts
- Live Chat Online
- MasterCard/Visa Credit Cards
- Mobile Banking
- Mortgage Lending
- Paper Bank Statement
- Private Banking
- Remote Check Deposit
- Safe Deposit Box Rental

**FNBT BANK**  
29 N. Eglin Parkway  
P. O. Drawer 1327 (32549)  
Fort Walton Beach, FL 32548

850.796.2000

[www.fnbt.com](http://www.fnbt.com)

Member FDIC – Equal Housing Lender

**BUSINESS CHECKING ACCOUNTS**

**Basic Business Checking**

No minimum balance required

\$20 monthly service charge

40 checks/withdrawals per month  
20 deposits/credits per month  
100 deposited items per month  
.55 cents per additional item

\$40 account opening fee PLUS cost of initial check order

ATM Card and Debit Card

Electronic Bank Statement with images

**NON-PROFIT CHECKING ACCOUNTS**

**Non-Profit Checking Analysis**

\$4.99 monthly service charge

.10 cents per debit/check

.15 cents per credit

.07 cents per deposited item

Earnings Credit applied to offset service charge\*

Electronic Bank Statement with images

**NON-PROFIT CHECKING ACCOUNTS**

**Non-Profit Checking Limited**

\$2.99 monthly service charge

40 checks/withdrawals per month  
20 deposits/credits per month  
100 deposited items per month  
.25 cents per additional item

Electronic Bank Statement with images



Products & Services

**FREE DEBIT CARD BANK ACCOUNT**

No Monthly Service Charge  
No minimum balance requirement  
  
FREE-Debit/ATM Card (combination)  
FREE-Electronic Bank Statement  
FREE-Mobile Banking  
FREE-Online Banking  
FREE-Home Deposit  
FREE-Telephone Banking

**PERSONAL CHECKING ACCOUNT**

**Checking Account**

\$2.50 monthly service charge  
  
Monthly service charge is **waived** with:  

- A minimum daily balance of \$250

**OR**  

- A minimum of 10 debit card transactions during monthly account cycle

  
Unlimited check writing  
Online Banking  
Home Deposit  
Telephone Banking  
ATM Card AND Debit Card  
Electronic Bank Statement with images

**PERSONAL INTEREST ACCOUNT**

**Interest Account**

No monthly service charge with minimum daily balance of \$1,000  
**OR**  
\$10 monthly service charge with minimum daily balance below \$1,000  
  
Earn interest on daily collected balance and credited to account monthly  
  
Unlimited check writing **OR** use as a Savings account without restrictions  
Online Banking  
Home Deposit  
Telephone Banking  
ATM Card AND Debit Card  
Electronic Bank Statement with images

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Member FDIC – Equal Housing Lender

**PERSONAL CHECKING ACCOUNT**

**Special Checking**

No minimum balance required  
  
\$10 monthly service charge  
  
\$35 account opening fee PLUS cost of initial check order  
  
Unlimited check writing  
Online Banking  
Home Deposit  
Telephone Banking  
ATM Card AND Debit Card  
Electronic Bank Statement with images

**CERTIFICATE OF DEPOSIT**

Fixed Rate for 1 year term  
Interest credited quarterly  
Minimum \$1,000 to open  
Bank penalties apply for early withdrawals

**Other Services Available**

Bill Payment - \$6.95 monthly or FREE with a minimum of 4 bill payment per month  
  
Paper Bank Statement - \$4 per month per account  
  
Generations Gold Club - \$4 per month

**INDIVIDUAL RETIREMENT ACCOUNTS**

**Traditional, ROTH and SEP IRA options**

**IRA Certificate of Deposit**

Fixed Rate for 1 year term  
Interest credited quarterly  
Minimum \$1,000 to open  
Bank penalties apply for early withdrawals\*\*\*

**IRA Savings Account**

Fixed Rate for 3 month term  
Interest credited quarterly  
Minimum \$2,000 to open  
Additional Contributions allowed  
No bank penalty for early withdrawals\*\*\*

This product brochure contains basic information of accounts offered by FNBT BANK. Complete Truth & Savings disclosures of interest rates, terms and conditions can be obtained from any FNBT Bank office.

(Revision Date 9.23.2016)

\*Earnings Credit is designed to offset service charge based on monthly average collected balance, less reserve requirement, which equals investable balance. Earnings Credit is set by FNBT Bank.

\*\*Reg D: Account transactions are limited by Regulation D under Federal Law. To comply with this rule, FNBT will uphold the federal limit of no more than SIX Reg D Transaction per service charge cycle.

\*\*\*IRA and HSA accounts are subject to IRA and IRS rules, restrictions and penalties.