



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

.30 cents per debit/check

.20 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

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 5.19.2016)

*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.