



Simple Checking

A simple solution to meet your banking needs.

Minimum to Open: \$25.00

Balance Requirements: \$1,500 minimum daily balance or \$10,000 combined balance**

Features & Benefits:

- Unlimited check writing
- Eligible to enroll in Online Banking, Mobile Banking*, and/or Consumer Bill Pay
- Make check deposits conveniently with our Mobile Banking App
- Receive your first Debit Card at no charge
- Restrict and monitor your debit card transactions with SecurLock from the convenience of your Mobile App
- Add your bankFNBD Debit Card to Apple Pay, Google Pay, and Samsung Pay
- Pay anyone from anywhere with Zelle®—available with the bankFNBD Mobile App for iPhone and Android users

Service Charge: \$5.00

How to avoid the service charge:

- A monthly service charge will not be assessed if a daily account balance of at least \$1,500 or \$10,000 combined balance** is maintained for the statement cycle
- Offset the service charge by \$2.50 with settled 10 point-of-sale debit card transactions per statement cycle***
- Offset the service charge by \$2.50 with a direct deposit per statement cycle

Statement Delivery:

- Receive eStatements at no charge by enrolling in electronic statement delivery
- \$5.00 paper statement charge

This account is eligible for Overdraft Privilege. See the bankFNBD Overdraft Program Services Disclosure for details. Other Fees may apply. Please see the bankFNBD Schedule of Fees.

*Online Banking enrollment is required for Mobile Banking services.

**The combined balance is calculated based on the current balances of any demand deposit, savings, and/or certificate of deposit accounts held by the same primary customer.

***Must be a debit transaction.



Print Date: 10/2/2023



Student Checking

A checking option for teens and young adults.

Minimum to Open: \$25.00

Balance Requirements: N/A

Features & Benefits:

- Unlimited check writing
- Eligible to enroll in Online Banking, Mobile Banking*, and/or Consumer Bill Pay
- Make check deposits conveniently with our Mobile Banking App
- Receive your first Debit Card at no charge
- Restrict and monitor your debit card transactions with SecurLock from the convenience of your Mobile App
- Add your bankFNBD Debit Card to Apple Pay, Google Pay, and Samsung Pay
- Pay anyone from anywhere with Zelle®—available with the bankFNBD Mobile App for iPhone and Android users

Service Charge: N/A

Account Conversion: When the student turns 21 years of age, the account will be converted to a Simple Checking.

Statement Delivery:

- Receive eStatements at no charge by enrolling in electronic statement delivery
- \$5.00 paper statement charge

Note: If the student is less than 18 years of age, it is the bank's policy to require an adult on the account as a joint owner.

This account is not eligible for Overdraft Privilege.

Other Fees may apply. Please see the bankFNBD Schedule of Fees.

*Online Banking enrollment is required for Mobile Banking services.



Print Date: 5/4/2023



Now Checking

Enjoy extra benefits with the potential to earn interest.

Minimum to Open: \$25.00 (\$2,500 recommended)

Balance Requirements: \$2,500 minimum daily balance or \$10,000 combined balance**

Features & Benefits:

- Earns interest if minimum daily balance of \$2,500 is maintained
- Unlimited check writing
- No charge for Cashier's Checks
- Eligible to enroll in Online Banking, Mobile Banking*, and/or Consumer Bill Pay
- Make check deposits conveniently with our Mobile Banking App
- Receive your first Debit Card at no charge
- Restrict and monitor your debit card transactions with SecurLock from the convenience of your Mobile App
- Add your bankFNBD Debit Card to Apple Pay, Google Pay, and Samsung Pay
- Pay anyone from anywhere with Zelle®—available with the bankFNBD Mobile App for iPhone and Android users

Service Charge: \$12.00

How to avoid the service charge:

- A monthly service charge will not be assessed if the minimum daily balance requirement is met for the cycle or a combined balance of \$10,000 is maintained

Statement Delivery:

- Receive eStatements at no charge by enrolling in electronic statement delivery
- \$5.00 paper statement charge

This account is eligible for Overdraft Privilege. See the bankFNBD Overdraft Program Services Disclosure for details. Other Fees may apply. Please see the bankFNBD Schedule of Fees.

*Online Banking enrollment is required for Mobile Banking services.

**The combined balance is calculated based on the current balances of any demand deposit, savings, and/or certificate of deposit accounts held by the same primary customer.



Print Date: 5/4/2023



Golden Checking

An account with flexibility for the 55+ customer.

Minimum to Open: \$25.00 (*\$100 recommended*)

Balance Requirements: \$100 minimum daily balance or \$5,000 combined balance**

Features & Benefits:

- Unlimited check writing
- Free 1st order of checks - you only pay shipping & handling
- Eligible to enroll in Online Banking, Mobile Banking*, and/or Consumer Bill Pay
- Make check deposits conveniently with our Mobile Banking App
- Receive your first Debit Card at no charge
- Restrict and monitor your debit card transactions with SecurLock from the convenience of your Mobile App
- Add your bankFNBD Debit Card to Apple Pay, Google Pay, and Samsung Pay
- Pay anyone from anywhere with Zelle®—available with the bankFNBD Mobile App for iPhone and Android users

Service Charge: \$6.00

How to avoid the service charge:

- A monthly service charge will not be assessed if the minimum daily balance requirement is met for the cycle or a combined balance of \$5,000 is maintained

Statement Delivery:

- Receive eStatements at no charge by enrolling in electronic statement delivery
- \$5.00 paper statement charge

Must be at least 55 years of age to open.

This account is eligible for Overdraft Privilege. See the bankFNBD Overdraft Program Services Disclosure for details. Other Fees may apply. Please see the bankFNBD Schedule of Fees.

*Online Banking enrollment is required for Mobile Banking services.

**The combined balance is calculated based on the current balances of any demand deposit, savings, and/or certificate of deposit accounts held by the same primary customer.



Print Date: 5/4/2023



Tower Money Market

Earn interest while keeping your money accessible.

Minimum to Open: \$2,500

Balance Requirements: \$2,500 minimum daily balance

Features & Benefits:

- Write up to 6 checks or make up to 6 withdrawals per cycle
- Competitive rate tiers driven by the balance you maintain
- Eligible to enroll in Online Banking and/or Mobile Banking
- Make check deposits conveniently with our Mobile Banking App

Service Charge: \$15.00

How to avoid the service charge:

- A monthly service charge will not be assessed if the minimum balance requirement is met for the entire statement cycle

Balance to Earn Interest: maintain a minimum balance of \$2,500 each monthly statement cycle to earn interest for that period

Statement Delivery:

- Receive eStatements at no charge by enrolling in electronic statement delivery
- Or opt to receive a paper statement at no additional charge
- Statements are issued at least quarterly but may be issued monthly

This account is not eligible for Overdraft Privilege.

Other Fees may apply. Please see the bankFNBD Schedule of Fees.

*Online Banking enrollment is required for Mobile Banking services.



Print Date: 5/4/2023



Regular Savings

A traditional solution with modern accessibility.

Minimum to Open: \$100

Balance Requirements: \$100 minimum balance

Features & Benefits:

- Make up to two withdrawals per statement cycle**
- Earns interest
- Eligible to enroll in Online Banking and/or Mobile Banking
- Make check deposits conveniently with our Mobile Banking App

Service Charge: \$3.00

How to avoid the service charge:

- The monthly service charge will not be assessed if the minimum balance requirement is met for the cycle

Balance to Earn Interest: maintain a minimum balance of \$100 each cycle to earn interest for that period

Statement Delivery:

- Receive eStatements at no charge by enrolling in electronic statement delivery
- Or opt to receive a paper statement at no additional charge
- Statements are issued at least quarterly but may be issued monthly

**An excessive withdrawal fee of \$3.00 will be assessed on each additional withdrawal in the period.

This account is not eligible for Overdraft Privilege.

Other Fees may apply. Please see the bankFNBD Schedule of Fees.

*Online Banking enrollment is required for Mobile Banking services.

Minor Accounts | The monthly service charge will be waived until the minor reaches age 18. Other standard fees and excessive withdrawal fees may apply.



Print Date: 5/4/2023