



Dear FNBD Customer

Federal and State banking laws govern much of our relationship with you. In particular, there are laws concerning negotiable instruments, deposit accounts and how we treat activity of these accounts. Please retain for your records.

PRIVACY STATEMENT

We do not share information about our customers with anyone without the expressed, written consent of that customer, unless required to release that information about you to those employees who need to know that information for our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court order and legal investigations, or to report to the credit bureau. We maintain physical, electronic and procedural safeguards that comply with federal regulations to protect your nonpublic information.

TRUTH IN SAVINGS ACT

The FDIC Improvement Act of 1991 contained within it the Truth in Savings Act. The purpose of this act is to enable customers to make informed decisions about deposit accounts in the depository institutions.

FNBD FREE SERVICES

- On-Line Banking
 - Email Alerts
 - Bill Pay
 - E-Statements
 - Fone 1st
 - Auto Transfer
 - Direct Deposit
 - Mobile Banking
 - Xpress Deposit
 - Text Alerts*
 - Securlock Equip
- *Standard data rates may apply.

Banking Hours & Locations

DOWNTOWN

(337) 463-6231
Fax (337) 463-3654
131 N. Washington St.
DeRidder, LA 70634

Drive-In

Monday – Friday
8 AM – 5:30 PM

PARK TERRACE

(337) 463-9669
Park Terrace Shopping Center
1003 N. Pine
DeRidder, LA 70634

Lobby

Monday – Friday
9 AM – 5 PM

Drive-In

Monday – Friday
8 AM – 5:30 PM
Saturday Drive-In Only
9 AM – 12 PM

WESTSIDE

(337) 462-0001
105 Smith St.
DeRidder, LA 70634

Lobby

Monday – Friday
9 AM – 5 PM

Drive-In

Monday – Friday
8 AM – 5:30 PM

EASTSIDE

(337) 463-7838
823 Mahlon St.
DeRidder, LA 70634

Drive-In

Monday – Friday
8 AM – 5:30 PM

MOSS BLUFF

(337) 217-8253
1838 Hwy 171 N.
Lake Charles, LA 70611

Lobby

Monday – Friday
9 AM – 5 PM

Drive-In

Monday – Friday
8 AM – 5:30 PM

LAKE CHARLES

(337) 508-3623
5245 Nelson Rd.
Lake Charles, LA 70605

Lobby

Monday – Friday
9 AM – 5 PM

Drive-In

Monday – Friday
8 AM – 5:30 PM
Saturday Drive-In Only
9 AM – 12 PM

SULPHUR

(337) 533-8205
3621 Maplewood Dr.
Sulphur, LA 70663

Lobby

Monday – Friday
9 AM – 5 PM

Drive-In

Monday – Friday
8 AM – 5:30 PM

www.bankFNBD.com

PO Box 700, DeRidder, LA 70634

Toll Free (844) OUR-FNBD
Fone 1st – 24 Hour Banking (337) 463-9933

A Bank for a New Generation

PERSONAL BANKING



bank **SMART.** bank **LOCAL.**

bank FNBD

Established 1934



ACCOUNT	OPENING AMOUNT	OVERDRAFT PRIVILEGE	MONTHLY BALANCE & ACCOUNT REQUIREMENTS	MONTHLY FEE	INTEREST	ITEMS ALLOWED	ACCOUNT STATEMENT	ADDED BENEFITS
New Generation Checking/ Student Checking	\$25	Yes No on Student Checking, see disclosures	No minimum balance. Must enroll in E-statements	None	No	10-processed checks allowed per statement cycle, \$0.25 charge thereafter	Free E-statements	On-line Banking, Bill Pay, FONE 1st, Debit Card
Everyday Checking	\$25	Yes, see disclosures	Monthly balance requirement of \$1,000 OR combined balance requirement of \$5,000	\$6 Maintenance fee if balance requirements are not met.	No	Free 30 or less processed checks, \$0.25 each thereafter	Free E-statements or \$5 Paper Statement	On-line Banking, Bill Pay, FONE 1st, E-statements Debit Card
Now Checking	\$25	Yes, see disclosures	Monthly balance requirement of \$2,500 OR combined balance of \$10,000	\$12 Service charge if balance requirements are not met.	Yes, minimum balance to earn interest is \$2,500	Free 30 or less processed checks, \$0.25 each thereafter	Free E-statements or \$5 Paper Statement	On-line Banking, Bill Pay, FONE 1st, Competitive rates, Free Cashier's Checks, Debit Card
Golden Checking	\$25	Yes, see disclosures	Monthly balance requirement of \$100 OR combined balance of \$5,000 Must be 55+ years of age	\$6 Service charge if balance requirements are not met.	No	Free 30 or less processed checks, \$0.25 each thereafter	Free E-statements or \$5 Paper Statement	On-line Banking, Bill Pay, FONE 1st, Free 1st order of standard checks (customer pays S&H) Free Debit Card
Tower Money Market Account	\$15,000	N/A	Monthly balance requirement of \$15,000	\$15 Service charge if balance requirements are not met.	Yes, minimum balance to earn interest is \$15,000	Make up to six transfers and withdrawals per statement cycle, unlimited in-person withdrawals	Free Paper Statement or E-Statement	On-line Banking, Bill Pay, FONE 1st, Competitive Interest Rates
Minor Savings	\$25	N/A	Minimum balance to earn interest is \$100. Must have an adult on account.	Minimum balance fee waived until age 18; \$3 Service charge if balance requirements are not met.	Yes, minimum balance to earn interest is \$100	2-allowed withdrawals per month then a \$3 excessive withdrawal fee thereafter	Free Paper Statement or E-Statement	On-line Banking, FONE 1st, E-Statements, Competitive Interest Rates
Regular Savings	\$100	N/A	Minimum balance to earn interest is \$100.	\$3 Service charge if balance requirements are not met.	Yes, minimum balance to earn interest is \$100	2-allowed withdrawals per month then a \$3 excessive withdrawal fee thereafter	Free Paper Statement or E-Statement	On-line banking, FONE 1st, Competitive Interest Rates
Christmas Club	\$5	N/A	No balance requirement; Funds must auto-deposit into assigned account	None	Yes, minimum balance to earn interest is \$100	1-allowed withdrawal before November 1 of each year. On second withdrawal, account must be closed and interest forfeited.	Quarterly statements	Competitive Interest Rates
IRA & HSA Money Market	Please see a New Account Rep for rates and terms							

*FDIC – Each depositor is insured for at least \$250,000. Overdraft privilege for all eligible checking accounts. NSF fees will be imposed for overdrafts created by checks, ACH, or by other electronic means if account is overdrawn more than \$10. An "Opt-In" form must be signed to receive ODP for one time POS and ATM transactions. ODL – Credit Based Application