



Personal Savings Accounts

Saving money is like New Year's resolutions: Every year we mean to follow through but when June rolls around we realize we left our savings plan and our resolution some where back in April.

Whether you want to save money for a vacation, a rainy day or just want to safely earn interest with a FDIC insured account while still having easy access to your money, FNBC Bank & Trust has the right savings account for you.

Speak with one of our Personal Bankers to help you select the account that best suits your needs.



FNBC Statement/Passbook Savings

A traditional savings account to help you set aside money.

Account Highlights:

- \$300 minimum balance
- No monthly maintenance fee if minimum balance is maintained

FNBC Minor Savings

A savings account for anyone under the age of 18. A minor's social security number must be used for interest reporting purposes.

Account Highlights:

- No minimum balance
- Maintenance fee and balance requirements waived for minor.

FNBC Money Market

Tiered interest rates so you can earn more as your balance rises.

Account Highlights:

- \$2,500 minimum balance (or \$7,500 average daily balance)
- 6 transfers per statement cycle
- No monthly maintenance fee if minimum balance is maintained

FNBC Certificate of Deposit

An account that earns a higher rate of return on the money you have set aside.

Account Highlights:

- \$1,000 minimum opening deposit requirement
- Fixed Rates
- Short and Long terms available

If you have any questions or would like additional information, you can reach us by phone, on the web at www.fnbcbt.com or by visiting one of our convenient offices located near you.

PERSONAL BANKING

| | FNBC Money Market | FNBC Statement/Passbook Savings | FNBC Minor Savings | FNBC Certificate of Deposit |
|---|--|--|--|--|
| Minimum Deposit | \$25 | \$25 | \$25 | \$1,000 |
| Minimum Balance | \$2,500 | \$300 | None ³ | \$1,000 |
| Monthly Maintenance Fee | \$15 ¹ | \$3 ² | None ³ | N/A |
| Current Interest Rate & Annual Percentage Yield (APY) | Subject to change weekly | Subject to change weekly | Subject to change weekly | Subject to change weekly |
| Interest Rate Tiers | \$2,500-\$24,999 \$25,000-\$49,999 \$50,000-\$99,999 \$100,000+ | N/A | N/A | N/A |
| Minimum to Obtain APY | \$2,500 | \$300 | None | \$1,000 |
| Electronic Banking Services | Online Banking, Telephone Banking | Online Banking, Telephone Banking | Online Banking, Telephone Banking | Online Banking, Telephone Banking |
| Transaction Limits | 6 per month* | 6 per month* | 6 per month* | Deposit(s) prohibited. Withdrawal(s) subject to penalty.** |
| Transaction Fees | \$2 per transaction over monthly limit | \$2 per transaction over monthly limit | \$2 per transaction over monthly limit | Subject to early withdrawal penalty** |

1. \$2,500 minimum daily balance or \$7,500 average daily balance required to avoid a \$15 monthly maintenance fee.
2. \$300 minimum daily balance required to avoid \$3 monthly maintenance fee.
3. \$3 fee and \$300 minimum waived until minor reaches age 18.

*Transfers from a savings account to another account or third parties by preauthorized, automatic, telephone or computer transfer or by debit card or similar order to third parties are limited to 6 per statement cycle or account may be terminated or changed to a different account type.

See Deposit Disclosure for further information.

**Early withdrawal penalties based on the term of the Certificate of Deposit.

See Certificate of Deposit disclosure for further information.

FNBC BANK&TRUST LAGRANGE

620 West Burlington Avenue
LaGrange, Illinois 60525
708.482.7700

FNBC BANK&TRUST WEST CHICAGO

600 East Washington Street
West Chicago, Illinois 60185
630.231.1800

FNBC BANK&TRUST MOKENA

11100 Front Street
Mokena, Illinois 60448
708.479.2185

FNBC BANK&TRUST WESTERN SPRINGS

1013 Burlington Avenue
Western Springs, Illinois 60558
708.482.7700

FNBC BANK&TRUST YORKVILLE

28 Schoolhouse Road
Yorkville, Illinois 60560
630.553.2636

24 HOUR TELEPHONE BANKING
1-877-482-7707

ONLINE BANKING
www.fnbcbt.com

