



Personal Checking Accounts

Your life is busy and hectic, managing your money shouldn't be. At FNBC Bank & Trust, our personal checking accounts are designed to make banking simple and convenient for you. From Online and Mobile Banking to eStatements and Visa® debit cards, we offer a variety of banking services to fit your lifestyle.

Speak today with one of our knowledgeable Personal Bankers, who will help you select the account and services that will best suit your financial needs.

ALL FNBC CHECKING ACCOUNTS INCLUDE COMPLIMENTARY ACCESS TO:

- eStatements
- Online Banking with Bill Pay
- Debit Card Controls
- Zelle®
- Mobile Banking
- Access to the Allpoint™ ATM Network with over 55,000 surcharge free ATMs nationwide
- Instant issue Visa® debit cards
- Credit Insight powered by SavvyMoney®



FNBC My Checking

A checking account for your everyday needs

FNBC Student Checking

FNBC My Checking is the perfect product for students (minimum age 13)³

FNBC Interest Checking

A checking account that pays a competitive interest rate

FNBC eChecking

A Bank On* certified low cost checking account

FNBC Senior Checking

A low cost checking account for those 62 and over

*Bank On is a national program created to reduce the number of individuals who do not have a banking relationship. A Bank On certified checking account is safe and affordable.

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 My Checking	FNBC eChecking	FNBC Student Checking ³	FNBC Senior Checking ¹	FNBC Interest Checking ²
Monthly Maintenance Fee	\$0	\$0	\$0	\$4 ⁴	\$10
Required Balance to Avoid Monthly Fee	None	None	None	\$500 ⁴	\$1,000
Interest Bearing Account	No	No	No	Yes	Yes
Transaction Limits	None	No Checkwriting	None	Unlimited Checkwriting	Unlimited Checkwriting
ATM Surcharge Refunds	None	None	None	None	6 Per Cycle ⁵
Overdraft Protection	Available	Available	Available	Available	Available

All accounts include: eStatements, Online Banking with Bill Pay, Mobile Banking, Debit Card Controls, Zelle® and access to the Allpoint™ ATM network with over 55,000 surcharge free ATMs nationwide.

1. Interest Rate and Annual Percentage Yield (APY) subject to change. Must maintain balance of \$500 to obtain APY.
2. Interest Rate and Annual Percentage Yield (APY) subject to change. Must maintain balance of \$1,000 to obtain APY.
3. Parent(s) or guardian are required to be a joint owner(s) for minors between the ages of 13 and 17.
4. If Direct Deposit, no minimum balance required and no maintenance fees.
5. ATM Surcharge refunds may be reportable as income to the IRS.

Fees for other services may apply.

Please see a Personal Banker to obtain the Deposit Disclosure for further information.

FNBC BANK&TRUST LAGRANGE

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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 WESTERN SPRINGS

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Western Springs, Illinois 60558
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24 HOUR TELEPHONE BANKING

1-877-482-7707

ONLINE BANKING

www.fnbcbt.com

