



# 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](http://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 <sup>3</sup>	\$1,000
Monthly Maintenance Fee	\$15 <sup>1</sup>	\$3 <sup>2</sup>	None <sup>3</sup>	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**

### 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 WESTERN SPRINGS

1013 Burlington Avenue  
Western Springs, Illinois 60558  
708.482.7700

#### 24 HOUR TELEPHONE BANKING

1-877-482-7707

#### ONLINE BANKING

www.fnbcbt.com

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.

