

## Falcon National Bank Consumer Deposit Products

|   | Checking Accounts                       |   |   |  |  | Savings Accounts                           |  |                          |
|---|---|---|---|--|--|--|--|--------------------------|
| Features                                    | Consumer Free Checking                  | Consumer Gold Checking (50+)            | Consumer NOW Checking                   | Consumer Money Market                    | Consumer Prime Invest                    | Consumer Savings                           | Consumer Plus Savings                    | Youth Savings (Under 16) |
| <b>Minimum Opening Balance</b>              | \$50                                    | \$50                                    | \$500                                   | \$1,000                                  | \$10,000                                 | \$50                                       | \$500                                    | \$0                      |
| <b>Minimum Daily Balance</b>                | \$0                                     | \$0                                     | \$500                                   | \$1,000                                  | \$10,000                                 | \$50                                       | \$500                                    | \$0                      |
| <b>Interest Bearing</b>                     | No                                      | No                                      | Yes <sup>1</sup>                        | Yes <sup>1</sup>                         | Yes <sup>1</sup>                         | Yes <sup>1</sup>                           | Yes <sup>1</sup>                         | Yes <sup>1</sup>         |
| <b>ATM/Debit Card Available<sup>2</sup></b> | Yes                                     | Yes                                     | Yes                                     | Yes                                      | Yes                                      | Yes (ATM only)                             | Yes (ATM only)                           | Yes (ATM only)           |
| <b>Online &amp; Mobile Banking</b>          | Yes                                     | Yes                                     | Yes                                     | Yes                                      | Yes                                      | Yes  | Yes                                      | Yes                      |
| <b>Mobile Deposit</b>                       | Yes                                     | Yes                                     | Yes                                     | Yes                                      | Yes                                      | Yes  | Yes                                      | Yes                      |
| <b>eStatements Available</b>                | Yes                                     | Yes                                     | Yes                                     | Yes                                      | Yes                                      | Yes  | Yes                                      | Yes                      |
| <b>Statements</b>                           | Monthly                                 | Monthly with check images               | Monthly                                 | Monthly with check images                | Monthly with check images                | Quarterly                                  | Quarterly                                | Quarterly                |
| <b>Additional Services</b>                  | Debit Card Controls, Bill Pay, Popmoney | Debit Card Controls, Bill Pay, Popmoney | Debit Card Controls, Bill Pay, Popmoney | Debit Card Controls                      | Debit Card Controls                      | No   | No                                       | No                       |
| <b>Monthly Service Fee</b>                  | No                                      | No                                      | \$8 if balance requirements are not met | \$10 if balance requirements are not met | \$25 if balance requirements are not met | \$1.50 if balance requirements are not met | \$10 if balance requirements are not met | No                       |



1. Interest rates are variable and subject to change at the bank's discretion at any time. Interest will be compounded and credited to the account monthly for checking accounts and quarterly for savings accounts. Please refer to the **Rate Sheet** for current interest rates and annual percentage yields based on tiered balances.

2. Transactions made at ATMs except those operated by Falcon National Bank or designated MoneyPass® ATMs will be assessed a fee of \$2.50 per transaction over 3 per statement cycle. To find MoneyPass® ATM locations, please visit [www.moneypass.com](http://www.moneypass.com).