



SERVICES AND FEE LIST

**All services and fees are uniform across all Farmers National Bank locations.*

Deposit Accounts

Regular Checking

Unlimited check writing and debit card use included. Minimum opening deposit of \$100. A \$5 fee, per month, will be assessed if there is no activity for 1 year and the balance is below \$100.

NOW Account

It's an interest-bearing checking account! Minimum opening deposit of \$1,500. No charge if a balance of \$1,500 is maintained during the statement cycle otherwise a \$5 fee, per month, will be assessed.

Money Market

Minimum opening deposit of \$2,500 and interest paid monthly. No charge if a balance of \$2,500 is maintained during the statement cycle otherwise a \$5 fee, per month, will be assessed.

Passbook Savings

Minimum opening deposit of \$50. A \$5 fee, per quarter, will be assessed if there is no activity for 2 years and the balance is below \$100.

Christmas Club

No minimum balance to open. Deposit throughout the year and receive the balance plus interest in a check just in time for Christmas shopping.

Bee a Saver

No minimum balance to open. Teach your kids the importance of saving with our savings program designed for children 12 and under. Sign up for the monthly prize drawing each visit.

Loan Accounts

Farmers National Bank can help you finance a variety of projects, whether they be personal, commercial, or agricultural.

We understand the importance of reinvesting dollars in our communities through local lending.

Finance your vehicle, house, furniture, cattle, machinery, land, and much more with us.

Stop in and visit with one of our loan officers today.

Certificates of Deposit

Minimum deposit of \$500 required. See an account representative for current interest rates and various maturities. There is a penalty for early withdrawal.

Individual Retirement Account – IRA

- Traditional- Use this tax deferred account to ensure a comfortable retirement.
- Roth- Earnings grow tax free in this account with more flexibility.

Fees

Account Inquiry	No Charge	Transaction History Printout	No Charge
Telephone Transfer	No Charge	Automatic Funds Transfer	No Charge
Notary	No Charge	Deposited Check Return	No Charge
Money Order	\$2.00	Cashier's Check	\$3.00
Domestic Incoming Wire	\$5.00	Domestic Outgoing Wire	\$15.00
Account Research (per hour)	\$25.00	Statement Copy	\$5.00
Image Statement Copy	\$2.00	Re-issue Damaged Debit Card	\$10.00
Stop Payment (per item)	\$5.00	Re-issue Lost or Stolen Debit Card	\$20.00
Escrow Contract Setup Fee	\$250.00	Garnishment Fee	\$15.00
Fax Service (Each additional page \$0.50)	\$1.00	IRA Closed Within 18 months of Opening	\$25.00
Overdraft Charge (paid Item)	\$15.00	Return Check Charge (unpaid item)	\$15.00

Inactive account Fee- Checking: An account with no activity for 1 year and a balance below \$100.00 will be charged \$5.00 per month. To avoid this fee, maintain an account balance of \$100.00.

Inactive Account Fee- Savings: An account with no activity for 2 years and a balance below \$100.00 will be charged \$5.00 per quarter. To avoid this fee, maintain an account balance of \$100.00.

Safe Deposit Box: Annual rental fee is based on box size.

Check Printing: Fee based on check design.