

# You Have Choices!

Information subject to change.  
Current as of 12/15/09.

Choose the Savings Account That's Right For You!



## PERSONAL SAVINGS



## MONEY MARKET



## FIRST SAVERS

Designed for young savers and can also be set up as a trustee account for a child



## SECURITY FIRST



## FIRST CLUB

### Opening Deposit

**\$100.00**

**\$2,500.00**

**\$1.00**

**\$100.00**

**\$1.00**

### Transaction Limitations

Four withdrawals per quarter, each subsequent withdrawal will be assessed a \$1.50 activity fee

Six third party transfers per month.  
  
Unlimited in house withdrawals.

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All deposits must be made in the form of automatic transfer from a checking or interest account at FNBNC and the maximum deposit amount is \$5,000. You may not make withdrawals from your account until the maturity date of October 31st of which the funds will be mailed to you by check or deposited into your account. This account will automatically renew.

### Account Fees

**\$5.00 per quarter**

**\$10.00 per month**

**None**

**\$5.00 per quarter**

**None**

### Balance Required

- To Waive Account Fees
- To Earn Interest
- To Waive Transaction Fees

\$350.00

\$2,500.00

N/A

\$350.00

N/A

\$100.00

\$1,000.00

\$50.00

\$100.00

\$1.00

\$3,000.00

N/A

N/A

\$3,000.00

N/A

### Special Features

- ATM Card
- First Telebanc
- FREE Online Banking

- ATM Card
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- Limited check writing
- FREE Online Banking

- ATM Card
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- Overdraft Protection for your Checking Account
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