
















# **Retail Banking Services & Products**




# Hours of Operation

Updated January 26, 2024

## First National Bank – FTS Region

Cash Advance – 	Instant Issue – 
Drive Through – 	ATM & ITM – 
Consumer Lending – 	Commercial Lending – 
Mortgage Lending – 	Ag Lending – 

Location:	Lobby Hours:	Drive-Thru Hours:
<b>Brooken Hill 306</b> - David Freeman 9300 Hwy 71 South Fort Smith, AR 72916 788-4391 	Monday-Friday 8AM-5PM Saturday 9AM-2PM	Monday-Friday 7:30AM-6PM Saturday 9AM-2PM
<b>Central Mall 302</b> - Stephanie Tounzen 5201 Rogers Ave Fort Smith, AR 72902 788-4384 	Monday-Friday 8AM-5PM Saturday 9AM-2PM	Monday-Friday 7:30AM-6PM Saturday 9AM-2PM
<b>Charleston 312</b> - Donna Martin 225 East Main St. Charleston, AR 72933 788-4661 	Monday-Thursday 8AM-4PM Friday 8AM-5PM	Monday-Thursday 8AM-5PM Friday 8AM-6PM Saturday 9AM-12PM
<b>Cornerstone 309</b> - Stephanie Tounzen 3515 Old Greenwood Rd Fort Smith, AR 72903 788-4365 	Monday-Thursday 9AM-4PM Friday 9AM-5PM	Monday-Friday 8AM-6PM Saturday 9AM-2PM
<b>Downtown 300</b> - Isaac Rogers 602 Garrison Ave Fort Smith, AR 72901 788-4231 	Monday-Thursday 8AM-4PM Friday 8AM-6PM	Monday-Friday 8AM-6PM
<b>Grand 304</b> - Rossina Trejo 2727 Grand Ave Fort Smith, AR 72901 788-4378 	Monday-Friday 9AM-5PM Saturday 9M-2PM	Monday-Friday 8AM-6PM Saturday 9AM-2PM
<b>Greenwood 308</b> - Kathi Berry 311 East Center Street Greenwood, AR 72936 788-4370 or 996-5253 	Monday-Thursday 8AM-4PM Friday 8AM-6PM	Monday-Friday 8AM-6PM Saturday 9AM-2PM
<b>Lavaca 311</b> - Stacy Hardgrave 400 West Main St Lavaca, AR 72941 788-4656 or 674-5631 	Monday-Thursday 8AM-4PM Friday 8AM-5PM	Monday-Thursday 8AM-5PM Friday 8AM-6PM Saturday 9AM-12PM
<b>Midland 303</b> - Rossina Trejo 2000 Midland Boulevard Fort Smith, AR 72904 788-4376 		Monday-Friday 8AM-6PM Saturday 9AM-2PM
<b>Phoenix 307</b> - Kelley Loeaza 800 Phoenix Ave Fort Smith, AR 72901 788-4398 	Monday-Friday 8AM-5PM Saturday 9AM-2PM	Monday-Friday 7:30AM-6PM Saturday 9AM-2PM

<b>Stonewood 305</b> - Rhonda Barger 7410 Rogers Ave Fort Smith, AR 72903 788-4386 	Monday-Friday 8AM-5PM Saturday 9AM-2PM	Monday-Friday 7:30AM-6PM Saturday 9AM-2PM
<b>Chaffee Crossing 313</b> - Susan Hinshaw 8225 South Zero Street Fort Smith, AR 72903 788-4642 	Monday-Thursday 9AM-4PM Friday 9AM-5PM	Monday-Friday 7:30AM-6PM Saturday 9AM-2PM
<b>Roland 314</b> - Isaac Rogers 401 E W Ray Fine Blvd Roland, OK 74954 (918) 776-2240 or (918) 427-5551 	Monday-Friday 9AM-4PM	Monday-Friday 8AM-5PM Saturday 9AM-12PM






### ATM Location Only – FTS Region

4300 South Zero Street, Fort Smith, AR 72901	Fort Smith, AR
535 North Waldron Road, Fort Smith, AR 72903	Fort Smith, AR
2513 Market Trace, Fort Smith, AR 72908	Fort Smith, AR
307 Fort Street, Barling, AR 72923	Barling, AR

### Mortgage Offices – FTS Region

<b>Cornerstone</b> – Jeff Arzola, 479-788-4628	Monday-Friday 8AM-5PM
<b>Cornerstone</b> – Jennifer McAlister, 788-4632	Monday-Friday 8AM-5PM
<b>Downtown</b> – Amy Abbott, 788-4299	Monday-Friday 8AM-5PM

### First National Bank – NWA Region

Location:	Lobby Hours:	Drive-Thru Hours:
<b>Dixieland 001</b> – Deanna Garcia 801 North Dixieland Rd Rogers, AR 72756 479-621-6800 	Monday-Friday 8:00-5:00	Monday-Thursday 8:00-5:00 Friday 8:00-5:30 Saturday 8:00-12:00
<b>Pinnacle 002</b> – Sharon Grounds 3706 Pinnacle Hills Pkwy Rogers, AR 72758 479-464-9060 	Monday-Friday 8:00-5:00	Monday-Thursday 8:00-5:00 Friday 8:00-5:30 Saturday 8:00-12:00 ITM Only
<b>Lowell 003</b> – Alejandro Duran 1626 Empire Street Lowell, AR 72745 479-659-7100 	Monday-Friday 8:00-5:00	Monday-Thursday 8:00-5:00 Friday 8:00-5:30 Saturday 8:00-12:00 ITM Only
<b>Centerton 004</b> – Sharon Mason 350 E. Centerton Blvd. Centerton, AR 72719 479-795-4200 	Monday-Friday 8:00-5:00	Monday-Thursday 8:00-5:00 Friday 8:00-5:30 Saturday 8:00-12:00 ITM Only
<b>Fayetteville 006</b> – Kristin Caudill 3553 N Steele Blvd. Fayetteville AR 72703 479-856-7800 	Monday-Friday 8:00-5:00	Monday-Thursday 8:00-5:00 Friday 8:00-5:30 Saturday 8:00-12:00

<b>Bentonville 007</b> – Karen Maule 402 SW A St. Bentonville, AR 72712 479-321-5220		Monday-Friday 8:00-5:00 Saturday 8:00-12:00	Monday-Thursday 8:00-5:00 Friday 8:00-5:30 Saturday 8:00-12:00
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### ITM Offsite Location – NWA Region

<b>U of A Fayetteville</b> 435 N Garland, Fayetteville, AR		Monday-Friday 7:30-6:00 Saturday 8:00-12:00
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### Mortgage Offices – NWA Region

<b>Fayetteville</b> – Tanya Mims, 479-878-7846 John Jones, 479-788-5010	Monday-Friday 8:00-5:00
<b>Dixieland</b> –Mark Maulding, 479-878-5004	Monday-Friday 8:00-5:00
<b>Pinnacle</b> – Ivonne Mijares, 479-878-5057	Monday-Friday 8:00-5:00

### National Bank of Sallisaw

Location:	Lobby Hours:	Drive-Thru Hours:	
<b>Main Bank 200</b> – Emily Howard 1000 S. Kerr Blvd. Sallisaw, OK 74955 918-775-5501		Monday-Friday 8:00-4:00	Monday-Friday 8:00-6:00 Saturday 8:00-12:00
<b>Express Pointe 201</b> – Christina Smith 1500 East Cherokee Sallisaw, OK 74955 918-776-2230		Monday-Friday 8:00-4:00	Monday-Friday 8:00-6:00 Saturday 8:00-12:00

### ATM Location Only – National Bank of Sallisaw


229 N. Oak Street, Sallisaw, OK 74955	Sallisaw, OK
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### Central National Bank

Location:	Lobby Hours:	Drive-Thru Hours:	
<b>Main Bank 100</b> - Mike Hall 209 Clayton Avenue Poteau, Ok 74953 918-647-2233 (Ext 5600)		Monday-Friday 9:00-4:00	Monday-Friday 8:30-4:00
<b>Poteau North 102</b> - JohnRoss Christenberry 1907 N Broadway Poteau, Ok 74953 918-647-2233 (Ext 5650)		Monday-Friday 9:00-4:00	Monday-Friday 7:30-6:00 Saturday 7:30-12:00
<b>Panama 103</b> - Shantel Moore 202 N Kentucky Ave Panama, Ok 74951 918-963-4625 (Ext 5670)			Monday-Friday 7:30-2:00 Saturday 7:30-12:00
<b>Heavener 104</b> - Dusty Alexander 816 Hwy 59 North Heavener, Ok 74937 918-653-3088 (Ext 5660)		Monday-Friday 9:00-4:00	Monday-Friday 7:30-5:30 Saturday 7:30-12:00
<b>Pocola 101</b> - Shane Timmons 802 North Pocola Blvd Pocola, Ok 74902		Monday-Friday 9:00-4:00	Monday-Friday 7:30-5:30 Saturday 7:30-12:00









918-436-2471 (Ext 5680)		
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<b>Stigler 105</b> - Jason Wixom 701 East Main Stigler, Ok 74462 918-967-0700 (Ext 5690)		Monday-Friday 9:00-4:00	Monday-Friday 7:30-5:30 Saturday 7:30-12:00
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### ATM Location Only – Central National Bank

105 Reynolds Avenue, Poteau, OK 74953	Poteau, OK
2808 N Broadway, Poteau, OK 74953	Poteau, OK

### Citizens Bank and Trust

Location:		Lobby Hours:	Drive-Thru Hours:
<b>Alma</b> – Donna Bishop 200 Hwy 71 North Alma, AR 72921 471-1053		Monday-Thursday 8:30-5:00 Friday 8:30-6:00 Saturday 9:00-12:00	Monday-Friday 8:00-6:00 Saturday 8:00-12:00
<b>Downtown</b> – Kim Baker 617 Broadway Van Buren, AR 72956 474-1201		Monday-Thursday 8:30-5:00 Friday 8:30-6:00	Monday-Thursday 8:00-5:00 Friday 8:00-6:00
<b>Main Bank</b> – Debbie Roark 3110 Alma Hwy Van Buren, AR 72956 474-1201		Monday-Thursday 8:30-5:00 Friday 8:30-6:00 Saturday 9:00-12:00	Monday-Friday 8:00-6:00 Saturday 8:00-12:00
<b>Mountainburg</b> – Michelle Henson 124 SE Hwy 71 Mountainburg, AR 72946 369-2564		Monday-Thursday 8:30-3:00 Friday 8:30-5:30	Monday-Thursday 8:00-3:00 Friday 8:00-5:30
<b>North Hills</b> – Amanda Motes 1519 Fayetteville Rd. Van Buren, AR 72956 474-1201		Monday-Thursday 8:30-5:00 Friday 8:30-6:00	Monday-Thursday 8:00-5:00 Friday 8:00-6:00
<b>Northridge</b> – Kim Baker #4 Northridge Drive Van Buren, AR 72956 474-1201		Monday-Friday 8:30-5:00 Saturday 9:00-1:00	Monday-Friday 8:00-6:00 Saturday 9:00-1:00
<b>Cedarville</b> – Ashley Parks 8828 Hwy 59 North Cedarville, AR 72932 471-5311		Monday-Thursday 8:00-4:00 Friday 8:00-5:30	Monday-Thursday 8:00-4:00 Friday 8:00-5:30

### Mortgage Office – Central Region

<b>Conway</b> – Valari Bristol, 501-514-3304 Megan Stewart, 501-733-7704 552 Locust St. Conway, AR 72932	Monday-Friday 8:00-5:00
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# SERVICES AVAILABLE

## MARCH 2024

### Checking Accounts

- Access Checking
- Ultimate Checking
- Prestige Platinum Club Checking
- Max Checking
- Health Savings Account
- Basic Business Checking /Free Small Business Checking (NWA only)
- Small Business Checking
- Commercial Checking (Analysis)
- Non-Profit Checking

### Savings Accounts

- Regular Savings Account
- First Savers Savings Account
- Money Market Savings Account
- Christmas Club Account
- Certificates of Deposit
- Individual Retirement Account
- Commercial Money Market Savings
- Commercial Savings

### Other Service

- Wealth Management
- 24-Hour ATM/ITM
- Debit Card
- Digital Banking
- Remote Deposit Capture
- iTalk
- Contact Center
- Cash Management Service
- Visa/Master Card Merchant Services
- Credit Cards
- Investments
- Online Account Opening Services
- Safe Deposit Boxes
- Visa Gift Cards
- Investment Sweeps
- Certificate of Deposit Account Registry (CDARS)
- Payroll Cards

### Loan Services

- Commercial Loans
- Consumer Loans
- HELOC's
- Home Improvement Loans
- Residential (1-4) Family Real Estate Mortgage Loans
- Real Estate Loans
- Commercial Construction Loan
- Residential Construction Loan
- Real estate Development Loan
- Advising Customers in obtaining Governmental Credit Assistance
- SBA Loans
- AG Loans



FIRST NATIONAL BANK  
of FORT SMITH.  
www.fnbfs.com



CENTRAL NATIONAL BANK  
A Division of First National Bank of Fort Smith  
www.cnbpoteau.bank



National Bank  
of Sallisaw  
A Division of First National Bank of Fort Smith  
www.banknbs.com



FIRST NATIONAL BANK  
of NWA.  
A Division of First National Bank of Fort Smith  
www.fnbnwa.com

## PERSONAL FINANCIAL SERVICES

First National Bank, First National Bank of NWA, Central National Bank of Poteau and National Bank of Sallisaw offer a wide range of personal checking accounts to fit your banking needs. Please review the chart below to see what each account offers. Visit us online or talk with a customer service representative at any of our locations for more details.

Checking Accounts					
	Access Checking	Ultimate	Prestige Platinum <sup>(1)</sup>	Max <sup>(2)</sup>	HSA <sup>(3)</sup>
Opening Deposit	\$50	\$50	\$50	\$50	\$25 <sup>(4)</sup>
Monthly Requirements (to avoid monthly fee)	None	None	\$5,000 balance	\$2,000 balance or meet Rate Requirements <sup>(2)</sup>	\$5,000 balance
Monthly Fee (if monthly requirements are not met)	\$0	\$7.00 Single \$8.00 Family	\$12	\$12	\$2
Earns Interest <sup>(5)</sup>	No	No	Yes	Yes	Yes
Free Debit Card	Yes <sup>(6)</sup>	Yes <sup>(6)</sup>	Yes <sup>(6)</sup>	Yes <sup>(6)</sup>	Yes <sup>(6)</sup>
Digital Banking and iTalk	Yes	Yes	Yes	Yes	Yes
Digital Bill Pay	Free with eStatements	Free with eStatements	FREE	Free with eStatements	Free with eStatements

Money Orders & Cashier's Checks	Published Price	50% Off Published Price	FREE	Published Price	Published Price
Paper Statement	\$5.00	\$5.00	FREE	\$5.00	FREE
eStatements	Free	Free	Free	Free	Free
Benefits	No	Yes <sup>(7)</sup>	Yes <sup>(7)</sup>	No	No
Save the Change Rewards	Yes	Yes	Yes	Yes	No
Debit Card Rewards	Yes <sup>(8)</sup>	No	No	No	No
Additional Features			Bank Escorted Group Travel		

Account Closing: If you close a deposit account within 90 days of opening it, you will be charged a \$25.00 account-closing fee Funds Availability Policy: Our current policy on Funds Availability is posted at each bank location. If you would like a personal copy, please ask any customer service representative.

1) 50 Years and Over. 2) Refer to Max Checking Brochure for rate requirements. 3) A tax-exempt trust or custodial account established exclusively for the purpose of paying qualified medical expenses. All expenses must be qualified under Section 213 (D) of the Internal Revenue Code. To qualify, you must be covered by Qualified High Deductible Health Plan (HDHP), you cannot be covered by a health plan other than HDHP, you cannot be enrolled in Medicare and you may not be claimed as a dependent on another person's tax return. 4) One time Set-Up Fee of \$15.00. 5) Interest Rate is established at the discretion of the bank. Interest rate annual percentage yield may change. First National Bank uses the daily balance method to calculate the interest on your account. Interest will be credited to your account at the end of the statement period. Under Federal Law, the Bank may require written notice 7 days prior to an intended withdrawal. 6) See First National Bank Debit Card Application and Disclosure. 7) Shopping, Travel & Entertainment Benefits, Health Benefit Discounts, and Security Benefits: \$100,000.00 Common Carrier Insurance & \$10,000 Accidental Death & Dismemberment Insurance Coverage. See certificate for further details. 8) With e-Statements on signature based transactions. See Debit Card Reward Brochure for details. (Last Updated February 2024. Subject to change without notice.)

ACCOUNT INFORMATION IS AVAILABLE 24 HOURS A DAY!  
FIRST NATIONAL BANK OF FORT SMITH iTalk : 479-788-4670  
FIRST NATIONAL BANK OF NWA iTalk : 479-636-6811  
NATIONAL BANK OF SALLISAW iTalk : 918-775-7555  
CENTRAL NATIONAL BANK OF POTEAU iTalk : 918-649-2265  
TRUST DEPARTMENT: 479-788-4340  
TO REPORT A LOST OR STOLEN CHECK CARD AFTER HOURS, CALL VISA® AT 1-866-546-8273



## PERSONAL SAVINGS SERVICES

### Regular Savings Account\*

- Minimum opening deposit of \$25.00
- No monthly fee
- No minimum balance
- If the account balance is less than \$100.00, there is a charge per withdrawal in excess of six per quarter.
- Interest bearing account.
- The interest rate is established at the discretion of the bank. The interest rate and annual percentage yield may change.
- Interest is compounded daily and is paid at each quarterly statement.
- eStatements and Paper Statements are issued quarterly.

\*Checks and paper drafts to third parties cannot be written on this account.

### Money Market Savings Account

- Minimum opening deposit of \$1,000.00
- If the average balance falls below \$1,000.00, there is a \$7.00 charge for the statement period.
- Interest bearing account.
- The interest rate is established at the discretion of the bank. The interest rate and annual percentage yield may change.
- Interest is not compounded and is paid at each monthly statement.
- eStatements and Paper Statements are issued monthly.

### First Savers Savings Account

Account for those up to age 18. Upon the 18<sup>th</sup> birthday, the account will convert to a Regular Savings account.

- No minimum opening deposit
- No monthly fee
- No minimum balance
- Interest bearing account.
- The interest rate is established at the discretion of the bank. The interest rate and annual percentage yield may change.
- Interest is compounded daily and is paid at each quarterly statement.
- eStatements and Paper Statements are issued quarterly.

### Christmas Club

- Minimum opening deposit of \$5.00
- No monthly fee
- No minimum balance
- Account is NOT interest bearing.
- Account is not subject to withdrawals. If a withdrawal is requested prior to maturity, the full amount of the account must be withdrawn.
- Account matures on October 31<sup>st</sup> of each year and a check for the full amount is issued.

### Certificates of Deposit

Automatically Renewable Certificates of Deposit

- Minimum opening deposit of \$5,000 (FNBFS, FBNWA, and CNB)
- Minimum opening deposit of \$1,000 (NBS)
- No monthly fee
- The current term and interest rate offerings are established at the discretion of the bank.

### Individual Retirement Accounts

Tax Favored Account established as a Certificate of Deposit-type Investment.

- Minimum opening deposit of \$5.00
- No monthly fee
- The current term and interest rate offerings are established at the discretion of the bank.
- Rules and requirements established by the Internal Revenue Service

### Account Closing

If you close a deposit account within 90 days of opening, you will be charged a \$25.00 "Account Closing Fee". This does not apply to First Savers savings accounts.





## PERSONAL FINANCIAL TOOLS



### ATM/Debit Card

Only one card is issued per signer. There is no charge for the use of your card, either through a merchant that accepts VISA® or First National Bank of Fort Smith, First National Bank of NWA, National Bank of Sallisaw, Central National Bank of Poteau, or Citizens Bank & Trust Company of Van Buren ATM machines. There is a \$2.00 fee for each transaction performed at an ATM we do not own\*.

*\*An ATM transaction is defined as each withdrawal, balance inquiry, denied transaction, funds transfer, or deposit made at an ATM. For example, if you use an ATM we do not own to perform a balance inquiry, and then perform a withdrawal, you will incur a charge for the balance inquiry and an additional charge for the withdrawal.*

### VISA® Gift Cards

The gift that's ideal for just about anyone. You choose the amount, between \$10.00 - \$1,000.00, that fits your budget, and they decide where to use it! There is a \$5.00 purchase fee per card.

### iTalk

- 24-Hour Information Line
- Account Balances
- Verify Transactions (including checks, deposits, and future-dated transactions)
- Internal Transfers
- No Monthly Fee\*
- Self-Enrollment
- Voice Commands and Spanish Translation

*\*Please consult your wireless provider/carrier for details on correlated rates and charges.*

### Digital Banking

Websites: [www.fnbfs.com](http://www.fnbfs.com) / [www.fbnwa.com](http://www.fbnwa.com) / [www.banknbs.com](http://www.banknbs.com) / [www.cnbpoteau.bank](http://www.cnbpoteau.bank)

- Account Balances
- Bill Payment
- Internal Transfers
- No Monthly Fee\*
- Self-Enrollment
- Internal Mortgage and Consumer Loan Payments
- Current and Previous Statements
- Images of Checks and Deposits
- theVault Financial Budgeting and Tracking Tool

*\*Please consult your wireless provider/carrier for details on correlated rates and charges.*

### Safe Deposit Boxes

We all have that little something that we want to keep extra safe. We have just the place! Available at reasonable prices and convenient locations.

### Lending

We offer quick service and competitive interest rates on a wide variety of home mortgage loans, including FHA, VA, and Conventional Loans. Individually tailored to meet your needs!

### Founder's Credit Cards

Our Founder's Credit Cards are approved and issued locally, VISA® can go places that your personal checks won't (worldwide acceptance). It's safer than carrying cash and our rates are competitive. Call our Contact Center at 479.788.4600 for more details.

### Wealth Management

#### Trust Services

We offer flexible options to help you and your loved ones rest assured that your assets are handled with the best of care. We offer Living Trusts, Testamentary Trusts, Insurance Trusts, Trust for Minors and Charitable Foundations. Call the Trust Department at 479.788.4340 for more information.

#### Investments\*

First National Investment Center offers a wide variety of investment products and services as well as attractive pricing for your investment needs. These products include stocks, bonds, mutual funds, annuities, options, and self-directed IRAs. Call the Investment Center at 479.788.4206 for more information.

*\*Securities and insurance products are offered through Cetera Investment Services LLC, member FINRA/SIPC. Cetera is not affiliated with the financial institution where investment services are offered. Investments are:*

- not FDIC/NCUSIF insured
- may lose value
- not a deposit
- not financial institution guaranteed
- not insured by any federal government agency



## COMMERCIAL FINANCIAL SERVICES

### Basic Business Checking

- Minimum opening deposit of \$100.00
- No minimum balance
- No monthly account maintenance fee
- First 100 items are free each month, with \$0.60 per item thereafter.
- Free eStatements\*

\*There is a \$5.00 per month fee for paper statements

### Small Business Checking

- Minimum opening deposit of \$100.00
- No monthly account maintenance fee if \$5,000.00 average daily balance is maintained\*
- First 200 items are free each month, with \$0.60 per item thereafter.

\*A \$12.00 fee will be charged each statement period if the average daily balance for the statement period falls below \$5,000.00.

### Non-Profit Checking

Account for Non-Profit Organizations such as clubs, charitable organizations, and religious groups.

- Minimum opening deposit of \$100.00
- No minimum balance
- No monthly account maintenance fee

### Analysis Checking

- Minimum opening deposit of \$100.00
- No minimum balance
- \$14.00 monthly account maintenance fee (base fee)
- Each account is analyzed monthly, and the activity fees are subtracted from the earnings allowance is determined by taking the interest rate and applying it against the average investable balance.
- Analysis statement is available each month to each customer receiving a service charge. Accounts subject to service charge will be debited approximately the 10th of the month for charges due from the previous month's activity.

Multiple accounts for the same business may be consolidated for analysis purposes.

### Commercial Savings

- Minimum opening deposit of \$100.00
- No minimum balance
- No monthly fee
- Interest bearing account.
- The interest rate is established at the discretion of the bank. The interest rate and annual percentage yield may change.
- Interest is compounded daily and is paid at each quarterly statement.
- eStatements and Paper Statements are issued quarterly.

### Commercial Money Market Savings

Must also have an Analysis Checking account.

- Minimum opening deposit of \$1,000.00
- No minimum balance
- No monthly fee
- Interest bearing account.
- The interest rate is established at the discretion of the bank. The interest rate and annual percentage yield may change.
- Interest is not compounded and is paid at each monthly statement.
- eStatements and Paper Statements are issued monthly.

### Business Management Tools

- Cash Management
- Merchant Services
- Remote Deposit Capture
- Lending Services
- Trust Services

### Additional Services & Fees

- Non-Sufficient Funds and Overdrafts
  - Overdraft Item Fee\*: \$30.00 per item
  - Return Item Fee\*: \$30.00 per item
- Chargeback Fee: \$20.00 per item
- Stop Payment Charge: \$30.00 per stop payment
- Interbank Telephone Transfers: \$5.00 per transfer
- Night Deposit Service: \$15.00 per year for one bag PLUS \$3.00 per year for each additional bag
- Wire Transfers (Customers Only)
  - Domestic Wires
    - Wire Transfer In: \$10.00 per transfer
    - Wire Transfer Out: \$30.00 per transfer
    - Cash Management Customers (online): \$6.00 per transfer
  - Foreign Wires
    - Wire Transfer In: \$10.00 per transfer
    - Wire Transfer Out: \$75.00 per transfer
  - Phone Notification: \$5.00 per notification
- Special Statements: \$4.00 per statement
- Daily Phone or Fax Report of Balances: \$20.00 per month
- Change Orders
  - Currency: \$0.50 per strap
  - Rolled Coins: \$0.25 per roll
- Check Reconciliation Services
  - Electronic List of Items: \$0.04 per item
- Uncollected Funds Fee based on the negative daily collected balance: Prime + 3% and Floor 8%

\*Overdraft and Return Item Fee applies to items created by check, in-person withdrawals, or other electronic means.



## COMMERCIAL FINANCIAL SERVICES

### Free Small Business Checking

- Minimum opening deposit of \$100.00
- No minimum balance
- No monthly account maintenance fee
- First 100 items are free each month, with \$0.60 per item thereafter.
- Free eStatements\*

*\*There is a \$5.00 per month fee for paper statements*

### Small Business Checking

- Minimum opening deposit of \$100.00
- No monthly account maintenance fee if \$5,000.00 average daily balance is maintained\*
- First 200 items are free each month, with \$0.60 per item thereafter.

*\*A \$12.00 fee will be charged each statement period if the average daily balance for the statement period falls below \$5,000.00.*

### Non-Profit Checking

Account for Non-Profit Organizations such as clubs, charitable organizations, and religious groups.

- Minimum opening deposit of \$100.00
- No minimum balance
- No monthly account maintenance fee

### Analysis Checking

- Minimum opening deposit of \$100.00
- No minimum balance
- \$14.00 monthly account maintenance fee (base fee)
- Each account is analyzed monthly, and the activity fees are subtracted from the earnings allowance is determined by taking the interest rate and applying it against the average investable balance.
- Analysis statement is available each month to each customer receiving a service charge. Accounts subject to service charge will be debited approximately the 10th of the month for charges due from the previous month's activity.

*Multiple accounts for the same business may be consolidated for analysis purposes.*

### Commercial Savings

- Minimum opening deposit of \$100.00
- No minimum balance
- No monthly fee
- First 6 debits are free each quarter, with \$5.00 per debit thereafter.
- Interest bearing account.
- The interest rate is established at the discretion of the bank. The interest rate and annual percentage yield may change.
- Interest is not compounded and is paid at each quarterly statement.
- eStatements and Paper Statements are issued quarterly.

### Commercial Money Market Savings

Must also have an Analysis Checking account.

- Minimum opening deposit of \$1,000.00
- No monthly account maintenance fee if \$1,000.00 average daily balance is maintained\*
- Interest bearing account.
- The interest rate is established at the discretion of the bank. The interest rate and annual percentage yield may change.
- Interest is not compounded and is paid at each monthly statement.
- eStatements and Paper Statements are issued monthly.

*\*A \$5.00 fee will be charged each statement period if the average daily balance for the statement period falls below \$1,000.00.*

### Business Management Tools

- Cash Management
- Merchant Services
- Remote Deposit Capture
- Lending Services
- Trust Services

### Additional Services & Fees

- Non-Sufficient Funds and Overdrafts
  - Overdraft Item Fee\*: \$30.00 per item
  - Return Item Fee\*: \$30.00 per item
- Chargeback Fee: \$20.00 per item
- Stop Payment Charge: \$30.00 per stop payment
- Interbank Telephone Transfers: \$5.00 per transfer
- Night Deposit Service: \$15.00 per year for one bag PLUS \$3.00 per year for each additional bag
- Wire Transfers (Customers Only)
  - Domestic Wires
    - Wire Transfer In: \$10.00 per transfer
    - Wire Transfer Out: \$30.00 per transfer
    - Cash Management Customers (online): \$6.00 per transfer
  - Foreign Wires
    - Wire Transfer In: \$10.00 per transfer
    - Wire Transfer Out: \$75.00 per transfer
  - Phone Notification: \$5.00 per notification
- Special Statements: \$4.00 per statement
- Daily Phone or Fax Report of Balances: \$20.00 per month
- Change Orders
  - Currency: \$0.50 per strap
  - Rolled Coins: \$0.25 per roll
- Check Reconciliation Services
  - Electronic List of Items: \$0.04 per item
- Uncollected Funds Fee based on the negative daily collected balance: Prime + 3% and Floor 8%

*\*Overdraft and Return Item Fee applies to items created by check, in-person withdrawals, or other electronic means.*



FIRST NATIONAL BANK  
of FORT SMITH.  
www.fnbf.com



CENTRAL NATIONAL BANK  
A Division of First National Bank of Fort Smith  
www.cnbpoteau.bank



National Bank  
of Sallisaw  
A Division of First National Bank of Fort Smith  
www.banknbs.com



FIRST NATIONAL BANK  
of NWA  
A Division of First National Bank of Fort Smith  
www.fnbnwa.com

## BUSINESS MANAGEMENT TOOLS



### Cash Management

Put your money to work with a customized program for your business, which may include:

- Online Balance Reporting
- Account Balances
- Internal Transfers
- Stop Payments
- Direct Deposit
- Direct Payment
- Positive Pay

### VISA® / MasterCard® Merchant Services

Take Charge! Give your business the advantage of increased sales by offering your customers the convenience of VISA®/MasterCard® acceptance.

Three decades of consumer approval stand behind the world's two most widely recognized names. Your business also benefits from the security and safety of a transaction guarantee. Our merchant services include 24-hour terminal support\* and terminal supplies.

There is a one-time setup fee of \$100.00. Discount rates are based upon the average amount per sales ticket and monthly VISA®/MasterCard® volume. Electronic data capture terminals can also be purchased.

### Remote Deposit Capture

Send check deposits from your office to the bank remotely while reducing trips to the bank.

Convenient, Secure, and Time Saving!

### Free Business Debit Card

Our check card allows you to withdraw funds from your checking account without ever having to write out a check. You can purchase office supplies, gas, or anything else wherever VISA® is accepted. Plus, the check card performs all the functions of an ATM card.

It's the "checking-withdrawing-depositing-and-transferring-funds-card" all in one, at no additional cost to you!

### Lending Services

Whether your loan needs are short-term or long-term, large or small, we have the products to fit your needs. Your business benefits from the attention that can only be received from a community bank.

#### Term Loans

Fuel your company's growth with term loans for business expansion, equipment and other long-term capital requirements.

#### Working Capital Loans

Cash flow requirements can vary with the cycle of your business. A working capital line of credit can be used to finance accounts receivable, purchase inventory, or for other business.

#### Real Estate Loans

Whether you plan to expand your existing facilities or move to a new location, a real estate loan can give you the financial resources to meet your company's space needs.

#### Special Purpose Loans

Each business is different and conventional types of financing won't always meet all business needs. Our staff includes specialized lenders whose diverse backgrounds and expertise make them familiar with the unique demands of your business.

### Other Commercial Financial Services

#### Trust Services

Through our Trust Department, we offer a full line of employee benefit services. Call us today to enhance the life of your employees and plan for your own retirement.

#### Digital Banking

- Account Balances
- Bill Payment
- Internal Transfers
- No Monthly Fee\*
- Mortgage and Consumer Loan Payments
- Current and Previous Statements
- Images of Checks and Deposits

\*Please consult your wireless provider/carrier for details on correlated rates and charges.



## **Business and Commercial Loans**

Whether your loan needs are short-term or long-term, large or small, we have the products to fit your needs. Your business benefits from the attention that can only be received from a community bank.

### Term Loans

Fuel your company's growth with term loans for business expansion, equipment, vehicle purchases and other long-term capital requirements.

### Working Capital Loans

Cash flow requirements can vary with the cycle of your business. A working capital line of credit can be used to finance accounts receivable, purchase inventory, or for other business.

### Real Estate Loans

Whether you plan to expand your existing facilities, move to a new location, construct a new building, develop commercial property, invest in rental or speculative property, a real estate loan can give you the financial resources to meet your needs.

### Special Purpose Loans

Each business is different and conventional types of financing won't always meet all business needs. Our staff includes specialized lenders whose diverse backgrounds and expertise make them familiar with the unique demands of your business.

### Agricultural loans

We are a USDA-approved commercial lender that can help finance your farm's needs including cattle and poultry, equipment, row crop and farm land loans.

### Small Business Administration Loans

SBA Loans are Government Agency Loans designed for small businesses in the area. Whether you are just starting out or are expanding services within your small business, there are options that can fit your needs.



**FEE SCHEDULE – PERSONAL ACCOUNTS**

Non-Sufficient Funds and Overdrafts	
<ul style="list-style-type: none"> <li>Overdraft Item Fee*</li> <li>Return Item Fee*</li> </ul>	\$30.00 per item \$30.00 per item
Stop Payment	\$30.00 per order
ATM Transaction Fee**	\$2.00 for each transaction performed at an ATM we do not own
Balancing Statements	No Charge - Current Month \$3.00 per statement plus \$40.00 per hour after 3 monthly statements
Mailing of Extra Statements	\$4.00 per month
Research	\$3.00 per item/page plus \$40.00 per hour
Copies of Checks and Deposits	No charge for two per month Additional copies \$3.00 per item plus research time at \$40.00 per hour
Personalized Checks	Price varies according to style
Garnishments and Levies	\$125.00
Account Closing	If you close a deposit account within 90 days of opening it, you will be charged a \$25.00 account closing fee. Does not apply to First Savers Savings accounts.

\*Overdraft and Return Item Fee applies to items created by check, in-person withdrawals or other electronic means.

\*\*An ATM Transaction is defined as each withdrawal, balance inquiry, denied transaction, funds transfer, or deposit made at an ATM. For example, if you use an ATM we do not own to perform a balance inquiry, and then perform a withdrawal, you will incur a charge for the balance inquiry and an additional charge for the withdrawal.

**ADDITIONAL SERVICES AND FEES**

Cashier's Check	\$6.00 per check
Money Order (Available up to \$1,000)	\$6.00 per check
Recurring ACH Transaction Origination	\$10.00 per setup plus \$2.00 per transfer
Wire Transfers (Customers Only)	
Domestic Wires	
<ul style="list-style-type: none"> <li>Wire Transfer In</li> <li>Wire Transfer Out</li> <li>Cash Management (online)</li> </ul>	\$10.00 per transfer \$30.00 per transfer \$6.00 per transfer
International Wires	
<ul style="list-style-type: none"> <li>Wire Transfer In</li> <li>Wire Transfer Out (\$5,000 or less)</li> <li>Wire Transfer Out (Over \$5,000)</li> </ul>	\$10.00 per transfer \$75.00 per transfer \$75.00 + 1% of the wire amount
Phone Notification	\$5.00 per notification
International Bank Drafts (Customers Only)	\$20.00 per item
Night Deposit Service	\$15.00 per year for one bag PLUS \$3.00 per year for each additional bag
Collection and Exchange (Customers Only)	
<ul style="list-style-type: none"> <li>Incoming Collection Items</li> <li>Outgoing Collection Items</li> <li>Sent Registered Mail</li> <li>Wire Remittances</li> </ul>	\$20.00 per item \$15.00 per item \$10.00 additional fee \$10.00 additional fee
Visa Gift Card (Available \$10 to \$1,000)	\$5.00 per card
Foreign Currency Order and Redemption Fee	Fees vary according to type and amount of currency
Signature Guaranteed/ Medallion Guaranteed (Customers Only)	No Charge
Safe Deposit Boxes	Fees vary according to size of Safe Deposit Box
Telephone Transfers	\$5.00 per transfer
Fees and Services for Non-Customers	
Check Cashing Fee	4% of check amount - \$25.00 minimum/\$150 maximum
<ul style="list-style-type: none"> <li>Rapid Tax Refund Checks and All Other Approved Checks</li> </ul>	
ATM Surcharge	2% fee on each ATM Transaction* with a minimum fee of \$3.50

\*An ATM Transaction is defined as each withdrawal, balance inquiry, denied transaction, funds transfer, or deposit made at an ATM.

First National Bank of Fort Smith, First National Bank of NWA, Central National Bank of Poteau, and National Bank of Sallisaw reserve the right to change fees for all services.

Deposits held at First National Bank of Fort Smith, First National Bank of NWA, Central National Bank of Poteau, and National Bank of Sallisaw are not separately insured by the FDIC.



## FEE SCHEDULE – BUSINESS ACCOUNTS

### BASIC BUSINESS CHECKING

No Minimum Balance; No Monthly Account Maintenance Fee
First 100 items are free each month, with \$0.60 per item thereafter
Free eStatements*
<i>*There is a \$5.00 per month fee for paper statements</i>

### SMALL BUSINESS CHECKING

No Monthly Account Maintenance Fee if \$5,000 average daily balance is maintained*
<i>*A \$12.00 fee will be charged each statement period if the average daily balance for the statement period falls below \$5,000.</i>
First 200 items are free each month, with \$0.60 per item thereafter

### NON-PROFIT CHECKING

No Minimum Balance; No Monthly Account Maintenance Fee
--

### ANALYSIS CHECKING

Account Maintenance	\$14.00 per month
FDIC Insurance	FDIC Insurance Rate
Credits Posted	\$.30 per item
Electronic (ACH) deposit/debit	\$.20 per item
Debits Posted:	
Image of Checks Provided with Statements	
• Image of Front of Check	\$0.15 per item
• Image of Front & Back of Check	\$0.16 per item
• Image of Checks on CD ROM	\$0.12 per item plus \$35.00 per CD ROM
Checks Deposited:	
• Drawn on Us	\$0.08 per item
• All Other	\$0.12 per item
Treasury Fees	
• Online Wires	\$6.00 per wire
• Remote Deposit Capture	\$50.00
• Remote Capture Checks	\$0.10 per item
• Fraud Filters	\$15.00
• Positive Pay	\$80.00
• Cash Management	\$50.00

*Each account is analyzed monthly and the activity fees are subtracted from the earnings allowance on the investable balance in the account. The earnings allowance is determined by taking the interest rate and applying it against the average investable balance. The interest rate is established at the discretion of the bank.*

### COMMERCIAL SAVINGS

No Minimum Balance; No Monthly Account Maintenance Fee
First 6 debits are free each quarter, with \$1.00 per debit thereafter if balance falls below \$100
Interest* is compounded daily and is paid at each quarterly statement

*\*Interest rate is established at the discretion of the bank.*



**COMMERCIAL MONEY MARKET SAVINGS**

*Must also have an Analysis Checking account*

No Minimum Balance; No Monthly Account Maintenance Fee
Interest* is not compounded and is paid at each monthly statement

*\*Interest rate is established at the discretion of the bank.*

**ADDITIONAL SERVICES AND FEES**

Non-Sufficient Funds and Overdrafts <ul style="list-style-type: none"> <li>Overdraft Item Fee*</li> <li>Return Item Fee*</li> </ul>	\$30.00 per item \$30.00 per item
Chargeback Fee	\$20.00 per item
Stop Payment Charge	\$30.00 per stop payment
Interbank Telephone Transfers	\$5.00 per transfer
Night Deposit Service	\$15.00 per year for one bag PLUS \$3.00 per year for each additional bag
Wire Transfers (Customers Only) <ul style="list-style-type: none"> <li>Domestic Wires <ul style="list-style-type: none"> <li>Wire Transfer In</li> <li>Wire Transfer Out</li> <li>Cash Management Customers (Online)</li> </ul> </li> <li>International Wires <ul style="list-style-type: none"> <li>Wire Transfer In</li> <li>Wire Transfer Out</li> </ul> </li> </ul>	\$10.00 per transfer \$30.00 per transfer \$6.00 per transfer  \$10.00 per transfer \$75.00 per transfer \$5.00 per notification
Phone Notification	\$5.00 per notification
Special Statements	\$4.00 per statement
Daily Phone or Fax Report of Balances	\$20.00 per month
Change Orders <ul style="list-style-type: none"> <li>Currency</li> <li>Rolled Coins</li> </ul>	\$.50 per strap \$.25 per roll
Check Reconciliation Services <ul style="list-style-type: none"> <li>Electronic List of Items</li> </ul>	\$.04 per item
Uncollected Funds Fee based on the negative daily collected balance	Prime + 3% Floor 8%

*\*Overdraft and Return Item Fee applies to items created by check, in-person withdrawals, or other electronic means.*

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**FIRST NATIONAL BANK  
of NWA**

A Division of First National Bank of Fort Smith  
Member FDIC

**FEE SCHEDULE – BUSINESS ACCOUNTS**

**FREE SMALL BUSINESS CHECKING**

No Minimum Balance; No Monthly Account Maintenance Fee
First 100 items are free each month, with \$0.60 per item thereafter
Free eStatements*
<i>*There is a \$5.00 per month fee for paper statements</i>

**SMALL BUSINESS CHECKING**

No Monthly Account Maintenance Fee if \$5,000 average daily balance is maintained*
<i>*A \$12.00 fee will be charged each statement period if the average daily balance for the statement period falls below \$5,000.</i>
First 200 items are free each month, with \$0.60 per item thereafter

**NON-PROFIT CHECKING**

No Minimum Balance; No Monthly Account Maintenance Fee
--

**ANALYSIS CHECKING**

Account Maintenance	\$14.00 per month
FDIC Insurance	FDIC Insurance Rate
Credits Posted	\$.30 per item
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Debits Posted:	
Image of Checks Provided with Statements	
• Image of Front of Check	\$.15 per item
• Image of Front & Back of Check	\$.16 per item
• Image of Checks on CD ROM	\$.12 per item plus \$35.00 per CD ROM
Checks Deposited:	
• Drawn on Us	\$.08 per item
• All Other	\$.12 per item
Treasury Fees	
• Online Wires	\$6.00 per wire
• Remote Deposit Capture	\$50.00
• Remote Capture Checks	\$0.10 per item
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**COMMERCIAL SAVINGS**

No Minimum Balance; No Monthly Account Maintenance Fee
First 6 debits are free each quarter, with \$5.00 per debit thereafter
Interest* is not compounded and is paid at each quarterly statement

*\*Interest rate is established at the discretion of the bank.*



**COMMERCIAL MONEY MARKET SAVINGS**

*Must also have an Analysis Checking account*

No Monthly Account Maintenance Fee if \$1,000 average daily balance is maintained*
*A \$5.00 fee will be charged each statement period if the average daily balance for the statement period falls below \$1,000.
Interest* is not compounded and is paid at each monthly statement
*Interest rate is established at the discretion of the bank.

**ADDITIONAL SERVICES AND FEES**

Non-Sufficient Funds and Overdrafts <ul style="list-style-type: none"> <li>Overdraft Item Fee*</li> <li>Return Item Fee*</li> </ul>	\$30.00 per item \$30.00 per item
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**First Bank Corp Branch and ATM Locations**



**First National Bank  
of Fort Smith**



**First National Bank  
of NWA**



**National Bank  
of Sallisaw**



**Citizens Bank &  
Trust**



**Central National  
Bank of Poteau**



**Open an Account  
Online!**

**First Bank Corp. Contact Centers**

**iTalk (24 Hour Telephone Banking System)**  
479.788.4670 or Toll Free: 1.866.788.4670

**First National Bank of Fort Smith**  
479.788.4600

**First National Bank of NWA**  
479.621.6800

**National Bank of Sallisaw**  
1.918.775.5501

**Citizens Bank & Trust**  
479.474.1201

**Central National Bank of Poteau**  
1.918.647.2233

**To Report Lost or Stolen Debit Card After Hours**  
1.866.546.8273



**FirstBank**  
CORP





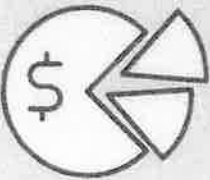
**Digital Banking**  
Banking at Your Fingertips

Check your balance, transfer funds,  
Pay your bills & Mobile Deposit  
Activate and Suspend Debit Cards  
Touch ID / Facial Recognition



**iPay**  
Send Payments to Anyone

Pay Bills Using Alexa  
Rush Payments  
Set up one-time & reoccurring payments



**The Vault**  
Achieve Your Financial Goals

Create a budget  
Set & Track goals  
Manage cash flow  
Account Aggregation



**Card Management**  
Debit Card Control

Card transaction notifications  
Set Restrictions on location, amount & type of transaction



**iTalk**  
24 Hours 7 Days a Week

Check Account Balance & History  
Card & Pin Maintenance  
Transfer Funds  
View Future Dated Transactions



**Digital Wallets**  
Complete Purchases on the Go

Apple Pay, Samsung Pay  
Google Pay



**Online Account Opening**  
Anywhere & Anytime

Open a ...  
Checking, Savings, CD &  
Consumer Loans



**Coming Soon !**

Apply for a Personal or Commercial Credit Card Online.  
Apply for a Commercial Loan Online.