

## Remote Deposit Capture

Send check deposits from your office to the bank remotely while reducing trips to the bank. Convenient, Secure & Time-Saving!

## Free Business Check 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.\*

\*Fees may apply when using the card at ATM's that are not owned by First Bank Corp. A \$1.00 per month/per card fee will be charged for cards with no activity the prior month.

## Other Commercial Financial Services

### Insurance



Our affiliate, Brown-Hiller-Clark & Associates, is an independent insurance agency that offers a full line of commercial insurance services, including workers compensation, property, general liability, health, and auto. Call them at 479-452-4000 or visit their website at [www.bhca.com](http://www.bhca.com) to request a quote.

These products: Not FDIC Insured, \*May go down in value, \*Not Financial Institution guaranteed, \*Not a deposit, Not insured by any federal governmental agency.

### 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.

### Online/Mobile Banking

- Website: [www.fnbf.com](http://www.fnbf.com)
- Account Balances
- Internal Transfers
- No Monthly Fee\*
- Pay your First National Bank of Fort Smith mortgage and/or consumer loan.
- Current & Previous Statements
- Images of Checks & Deposits
- Receive up-to-date weather forecasts and stock quotes.
- Online Bill Payment is available, ask New Accounts Representative for details.

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

### Information Line

- 479-788-4670
- 1-866-788-4670
- 24-Hour Information
- Verify Checks, Deposits, & Balances
- Internal Transfers
- No Monthly Fee

## First National Bank Full Service Bank Locations 782-2041

TOLL FREE 1-800-364-1827 - 7:00 a.m. - 6:00 p.m.

**DOWNTOWN**  
6th and Garrison Avenue  
782-2041

**GRAND AVENUE BRANCH**  
2727 Grand Avenue  
788-4378

**STONEWOOD VILLAGE BRANCH**  
7410 Rogers Avenue  
788-4386

**PHOENIX BRANCH**  
800 Phoenix Avenue  
788-4395

**MIDLAND BOULEVARD BRANCH**  
2000 Midland Boulevard  
788-4376

**CENTRAL MALL BRANCH**  
5201 Rogers Avenue  
788-4384

**CORNERSTONE BRANCH**  
3515 Old Greenwood Road  
788-4366  
788-4362 after 4:00 p.m. weekdays

**BROOKEN HILL BRANCH**  
9300 Highway 71 South  
788-4391  
788-4394 after 4:00 p.m.  
weekdays & Saturdays

**BARLING BRANCH**  
307 Fort Street  
Barling, AR 72923  
788-4640

- FIRST NATIONAL BANK OF FORT SMITH INFOLINE: 788-4670 or 1-866-788-4670
- FIRST NATIONAL BANK OF ROGERS INFOLINE: 636-6811
- FNB OF FORT SMITH ACCOUNT SERVICES: 788-4600 or 996-7421
- FNB OF ROGERS ACCOUNT SERVICES: 621-6800
- INVESTMENT CENTER: 788-4206
- TRUST DEPARTMENT: 788-4340
- TO REPORT LOST OR STOLEN CHECK CARDS AFTER HOURS, CALL VISA® AT 1-800-754-4128

### First Bank Corp. Automatic Teller Machine Locations

Operating 24-hours a day – 7 days a week.

#### FNB of Fort Smith Locations

Central Mall Branch, 5201 Rogers Avenue  
Phoenix Village, 4500 Towson Avenue  
Phoenix Branch, 800 Phoenix Avenue  
Stonewood Branch, 7410 Rogers Avenue  
UA Fort Smith, 5318 Kinkead at Waldron Road  
2513 Market Trace, I-540 and Jenny Lind  
Midland Branch, 2000 Midland Boulevard  
Grand Avenue Branch, 2727 Grand Avenue  
Cornerstone Branch,

3515 Old Greenwood Road  
Greenwood City Branch, 311 East Center Street  
Brooken Hill Branch, 9300 Highway 71 South  
Downtown – 6th and Garrison Avenue  
Barling Branch, 307 Fort Street  
1207 Fort Street, Barling, AR  
Lavaca Branch, 400 West Main Street  
Charleston Branch, 225 East Main Street  
Golden Living Headquarters, 1000 Beverly Way  
UA Fort Smith Campus Center,  
5210 Grand Avenue  
Zero Business Park, 4301 South Zero  
Courtyard by Marriott, 900 Rogers Avenue

**GREENWOOD CITY BRANCH**  
311 East Center Street  
Greenwood, AR 72936  
996-5253  
788-4370 after 4:00 p.m.  
weekdays & Saturdays

**LAVACA BRANCH**  
400 West Main Street  
Lavaca, AR 72941  
674-5631 or 788-4656

**CHARLESTON BRANCH**  
225 East Main Street  
Charleston, AR 72933  
965-7654 or 788-4661

**DIXIELAND BRANCH**  
801 N. Dixieland  
Rogers, AR 72756  
621-6800

**PINNACLE HILLS BRANCH**  
3076 Pinnacle Hills Parkway  
Rogers, AR 72758  
646-9060

**LOWELL BRANCH**  
1626 Empire Street  
Lowell, AR 72745  
659-7100

**CENTERTON BRANCH**  
350 East Centerton Blvd.  
Centerton, AR 72719  
795-4200

#### FNB of Rogers—A Division of First National Bank of Fort Smith Locations

Rogers  
801 North Dixieland  
3706 Pinnacle Hills Parkway  
Lowell  
1626 Empire Street  
Centerton  
350 East Centerton

#### CB&T Locations

Main Bank, Van Buren, 3110 Alma Highway  
Alma Branch, 200 Highway 71 North  
North Hills Branch, Van Buren,  
1519 Fayetteville Road  
Northridge Branch, Van Buren,  
#4 Northridge Drive  
Downtown Branch, Van Buren, 617 Broadway  
Mountainburg Branch, 124 SE Highway 71

#### NBS Locations

Express Pointe Branch, Sallisaw,  
1500 East Cherokee  
The Roland Banking Center, Roland,  
Taylor Road and Hwy 64  
Main Bank, Sallisaw, 1000 S. Kerr Blvd.



# COMMERCIAL FINANCIAL Services

Effective Date January 1, 2009



**FIRST NATIONAL BANK**  
OF FORT SMITH Member FDIC

(479) 782-2041  
FORT SMITH



Visit us at our WEB site: • <http://www.fnbf.com>  
E-mail: [fnbf@fnbf.com](mailto:fnbf@fnbf.com) • [OnlineBanking@fnbf.com](mailto:OnlineBanking@fnbf.com)

# Commercial Checking and Savings Accounts

## Free Business Checking

Designed especially for Small Businesses with a low to moderate volume of monthly checking transactions.

- Minimum Opening Deposit \$100.00
- No Monthly Maintenance (If the account is less than \$100.00 and inactive for six months, there will be a \$5.00 per month dormant fee).
- No Minimum Balance
- First 200 Items (checks, deposits, deposited items) are free each month, thereafter 35 cents per item
- All other services charged at existing standard fees.

## Commercial Checking

- Each account is analyzed monthly and the activity fees are subtracted from the earnings allowance on the investable balance in the account. (See Activity Fees Schedule)
- Earnings allowance is determined by the average of the 91-day Treasury Bill auction discount rate for the month and applying it to the average investable balance.
- Analysis statement is mailed each month to each customer receiving a service charge.
- Multiple accounts of the same business may be consolidated for analysis purposes.
- Accounts subject to service charges will be debited approximately the 10th of the month for charges due from the previous month's activity.

## Business Interest Checking

- Interest earning for Individual proprietorships and non-profit corporations.
- Interest rate is established at the discretion of the bank.
- The rate is applied on the investable balance.
- When the monthly statement is prepared, interest will be posted to the account and an activity fee will be charged. (See Activity Fees Schedule)
- For the Activity Fees, accounts can be consolidated and charged against one account.

## Commercial Money Market Savings

- Minimum Opening Deposit \$1,000.00
- Must also have a Commercial Checking Account
- A total of six transfers or withdrawals is allowed each month. Three of these six transfers can be made by check, draft or similar order made to third parties. Each transfer thereafter, must be made in person or by messenger.
- Activity in this account will be consolidated with the activity in the checking account for analysis service charge.

Under Federal law, First National Bank has reserved the right to require at least seven days' written notice prior to withdrawal or transfer of any funds in this account.

## Activity Fees Schedule

Account Maintenance	9.00 per month
FDIC Insurance	FDIC Insurance Rate
Credits Posted	.25 each
Electronic Credit (ACH deposit)	.10 each
Debits Posted:	
Image of checks provided with statement	
1. Image of Front of Check	.14 each
2. Image of Front & Back of Check	.15 each
3. Image of Checks on CD-Rom	.12 each plus \$35.00 per CD-Rom *
Checks Deposited:	
1. Drawn on us	.05 each
2. Local & other	.09 each
Deposit Items Returned	5.00 each
Check paid against Insufficient Funds	27.00 per check
Stop Payment Orders	25.00 each
Interbank Telephone Transfers	5.00 each
Wire Transfers:	
Wire Transfers In	5.00 each
(Phone notification) additional	5.00 each
Domestic Wire Transfers Out (customers only)	20.00 each
Cash Management Wire Out	5.00 each
Foreign Wire Transfers (customers only)	45.00 each
Special Statements	4.00 per stmt
Daily Phone or Fax Report of Balance	20.00 per month
Change Orders:	
1. Currency per 1000	.45
2. Rolled coins (per roll)	.10
Check Reconciliation Services:	
Electronic List of Items	.04 per item
Cash In Processing Fee for Correspondent Banks Only	.1% not to exceed 75.00 per transaction

Negative Collected Earnings allowance is determined by Wall Street Prime plus 2% and applying it to the average investable balance.

For special services, please contact a new account representative or bank officer.

\*Images of front and back of checks & deposits are provided on a compact disc with software for current Windows operating systems. Multiple accounts may be combined on one compact disc. Call 479-782-2041 for more details.

## Funds Availability Policy

Our current policy on Funds Availability is posted at each First National Bank location. If you would like a personal copy of our Funds Availability Policy, simply ask any new accounts person, and they will be happy to give you one.

## Change in Fees

First National Bank may change the fees it charges for services at the discretion of the bank. New fees will be posted at all locations at least thirty days before they become effective.



# 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 local, hometown 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 purposes.

## 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 firm'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.

# 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
- Wire Transfers
- Stop Payments
- Direct Deposit
- Direct Payment
- Positive Pay
- Account Reconciliation

## 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.

\*24-hour terminal support may have an additional fee per phone call.