

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 Fianna 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 Centeron Blvd.
Centeron, 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
Centeron
350 East Centeron

CB&T Locations

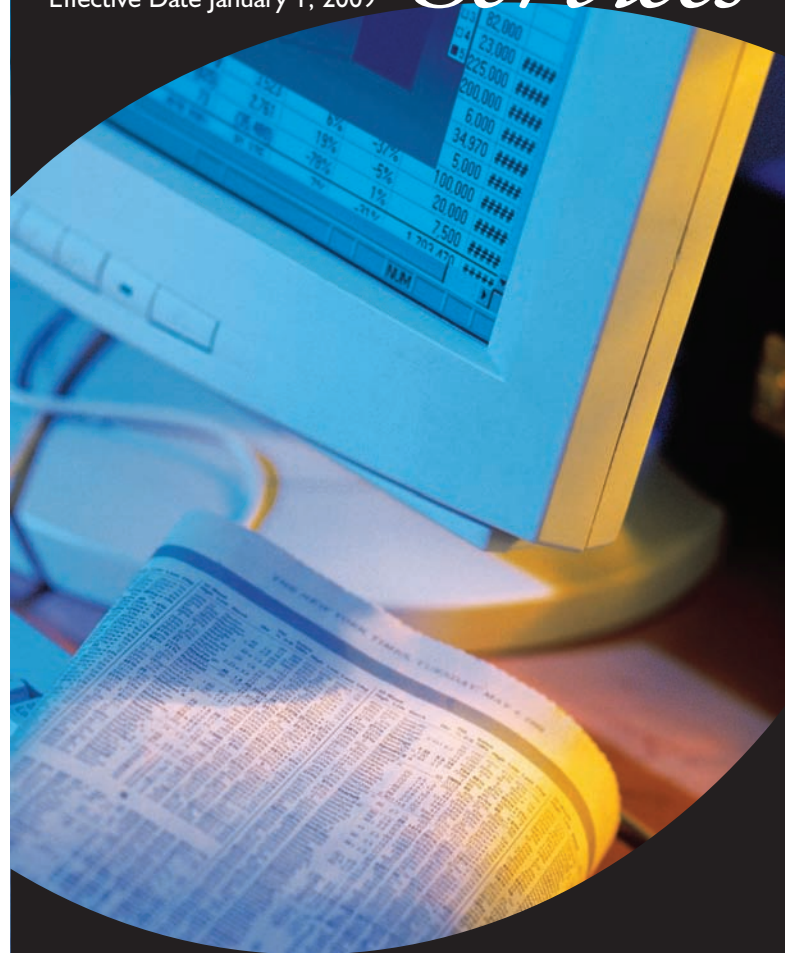
Main Bank, Van Buren, 3110 Alma Highway
Alma Branch, 200 Highway 71 North
North Hills Branch, Van Buren,
1519 Fayetteville Road
Northridge Branch, Van Buren,
#4 Northridge Drive
Downtown Branch, Van Buren, 617 Broadway
Mountainburg Branch, 124 SE Highway 71

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.

FEE SCHEDULE FOR OTHER FINANCIAL Services

Effective Date January 1, 2009



FIRST NATIONAL BANK
OF FORT SMITH Member FDIC

(479) 782-2041
FORT SMITH



First National Bank
CORP

Visit us at our WEB site: • <http://www.fnbfs.com>
E-mail: fnbfs@fnbfs.com • OnlineBanking@fnbfs.com

NBS
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OF SALLISAW
Member FDIC

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www.fnbrogers.com

B·H·C
Brown • Hiller • Clark & Associates

Citizens
BANK & TRUST COMPANY
Member FDIC



FIRST NATIONAL BANK
OF FORT SMITH Member FDIC

Other Checking Services and Fees

- Stop Payments\$25.00
- Checks Returned for Insufficient Funds\$27.00 per check
- Checks Paid Against Insufficient Funds\$27.00 per check
- Balancing StatementsCurrent month - no charge;
\$2.00 per statement thereafter;
after 3 monthly statements,
\$20.00 per hour
- Mailing of Extra Statement\$4.00 per month
- Statement Copies\$2.00 per item/page plus research
time at \$20.00 per hour
- Copies of Checks & Deposits:
 - Image Copies – 2 per monthno charge
 - Additional Copies\$2.00 per item
plus research time
at \$20.00 per hour
- Garnishments & Levies\$75.00

Other Services and Fees

- Cashier's Check:
 - Customer\$4.00
 - Non-Customer\$15.00
- Money Order (Available up to \$1,000.00):
 - Customer\$4.00
 - Non-Customer\$15.00
- Travelers Checks (Single Signature)1% of face value
(Dual Signature)1.5% of face value
- Recurring ACH Transaction Origination
 - Set up\$10.00
 - Transfer – per transfer thereafter\$2.00
- International Bank Drafts (Customers Only)\$20.00
- Wire Transfers:
 - Wire Transfers In\$5.00 per transfer
(Phone Notification) additional \$5.00 per transfer
 - Domestic Wire Transfers Out\$20.00 per transfer
(Customers Only)
 - Cash Management Wire Out\$5.00 per transfer
 - Foreign Wire Transfers\$45.00 per transfer
(Customers Only)

- Night Deposit Service\$15.00 per year
one bag;
\$3.00 per year
each additional bag
- Endorsement Stamps\$8.00 each
- Collection Fees – Incoming/Outgoing:
 - Incoming Collection Items\$10.00
 - Outgoing Collection Items\$15.00
 - Sent Registered MailAdditional \$10.00
 - Wire Remittances\$10.00 each
 - Foreign Currency Redemption:
 - Customerminimum fee \$5.00
or 1% whichever greater
 - Non-Customerminimum fee \$15.00
or 1% whichever is greater
 - Foreign Currency Order Fee\$7.50 plus postage
- Stop Payments on Money Orders,
Cashier's Checks, Bank Drafts\$25.00
(indemnification bond required)
- Signature Guaranteed/Medallion Guaranteed:
 - Customerno charge
- Safe Deposit BoxesFees vary according to
size of safe deposit box.
- Telephone Transfers\$5.00
- Fidelity Sweep Account\$75.00

Non-Customer Services and Fees

- Change Orders:
 - Currency per \$1000.00\$.45
 - Coin per Roll\$.10
 - Minimum Charge\$5.00
- Loose Coin Processing10% / \$5.00 minimum
- Check Cashing:
 - Rapid Tax Refund Checks3% / \$15.00 minimum
\$100.00 maximum
 - All Other Approved Checks3% / \$5.00 minimum
\$100.00 maximum

First National Bank reserves the right to change fees
for all services.