



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

**1.50%**  
**ANNUAL  
PERCENTAGE  
YIELD**

***Free Debit Card***  
***Free eStatements***  
***Free Online Banking***

Earn 1.50% APY on balances up to \$20,000  
when you meet the following MAX Checking account qualifications  
during your monthly “qualification period”\*\*:

- Must be enrolled in Online Banking.
- Must log into Online Banking at least once during each monthly “Qualification Period”.
- Must be enrolled in, and receive “eStatements”.
- Must have at least one posted scheduled ACH transaction (Credit or Debit) during each monthly “Qualification Period”.
- Must have at least Fifteen (15) posted Debit Card “Point of Sale” transactions during each monthly “Qualification Period” (ATM transactions excluded).

\*1.50% Annual Percentage Yield (APY), 1.49% Annual Percentage Rate (APR), is paid on balances up to \$20,000 and 0.05% APY, 0.05% APR, paid on balances above \$20,000 each statement cycle, if the above minimum requirements are met. You will receive a \$10.00 monthly fee if your balance falls below \$1,000 during each statement cycle. Personal accounts only. Visit one of our Team Members today for qualifications. \$50 minimum opening balance. No free checks with this account. Rates subject to change at the bank's discretion. Fees may reduce earnings. See schedule of fees for more details. APY effective as of March 17th, 2020.

\*\*“Qualification Period” is defined as: The period from the previous statement date through the Tuesday before the third Wednesday of each month.