



**FIRST NATIONAL BANK
of FORT SMITH**

www.fnbs.com



**NATIONAL BANK
of SALLISAW**

www.banknbs.com

COMMERCIAL FINANCIAL SERVICES

Basic Business Checking

Free account for Small Businesses with 100 or fewer items per month.

- Minimum Opening Deposit \$100.00
- No Minimum Balance
- No Monthly Fee
- First 100 Items (checks, deposits, deposited items) are free each month, thereafter \$.50 per item.
- Free eStatements*

*There is a \$3.00 per month fee for paper statements.

Small Business Checking

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

- Minimum Opening Deposit \$100.00
- No Monthly Fee if \$5,000.00 average daily balance is maintained*
- First 200 Items (checks, deposits, deposited items) are free each month, thereafter \$.50 per item.

*A \$10.00 fee will be charged each statement period if the average daily balance for the statement period falls below \$5,000.00

Non-Profit Checking

- Minimum Opening Deposit \$100.00
- No Minimum Balance
- No Monthly Fee
- Non-Profit Organizations such as clubs, charitable organizations, and religious groups

Business Interest Checking

Interest earning for Individual proprietorships and non-profit corporations.

- Minimum Opening Deposit \$100.00
- \$12.00 Monthly Fee
(See Fee Schedule for transaction fees.)
- 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 item/activity fees will be charged.

Commercial Checking

An analyzed account for businesses with large volume transaction and complex needs.

- Minimum Opening Deposit \$100.00
- \$12.00 Monthly Fee
- Analyzed monthly and the item/activity fees are subtracted from the earnings allowance on the investable balance in the account.
- (See Fee Schedule for transactions fees.)
Analysis statement available 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.

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

Change in Fees: Fees are subject to change at the discretion of the bank. For additional information, please contact Commercial Services at 479.788.4230.

Commercial Savings

- Minimum Opening Deposit \$100.00
- A total of six transfers or withdrawals are 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.
- Interest is compounded daily
- Statements are mailed quarterly
- Interest is paid at each quarterly statement

Commercial Money Market Savings

- Minimum Opening Deposit \$1,000.00
- Must also have a Commercial Checking Account as this activity in this account will be consolidated with the activity in the checking account for analysis service charge.
- A total of six transfers or withdrawals are 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.

Business Management Tools

We offer a wide variety of financial services to help your business thrive and prosper.

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

Additional Services & Fees

Deposit items returned: \$7.00

Check paid against insufficient funds: \$30.00 each

Stop payment order: \$30.00 each

Interbank telephone transfers: \$5.00 each

Wire transfers:

Domestic and foreign wire transfers in: \$10.00 each

*Phone notification additional: \$5.00 each

Domestic wire transfers out (customers only): \$25.00 each

Cash management wire out: \$5.00 each

Foreign wire transfers out (customers only) \$75.00 each

Special statements: \$4.00 per stmt

Change orders:

1. Currency per 1,000: \$0.50

2. Rolled coins (per roll): \$0.25

Cash in processing fee for correspondent banks only:

.1% not to exceed \$75.00 per transaction

Negative collected funds fee is assessed based on the negative daily collected balance.

Night deposit service: \$15.00 per year one bag; \$3.00 per year each additional bag

First National Bank Branch and ATM Locations

For branch hours please visit
fnbfs.com/locations/ & <https://fnbnwa.com/locations/>

DOWNTOWN

602 Garrison Avenue
Fort Smith, AR 72901

CHAFFEE CROSSING

8225 South Zero Street
Fort Smith, AR 72903

GRAND AVENUE

2727 Grand Avenue
Fort Smith, AR 72901

STONEWOOD VILLAGE

7410 Rogers Avenue
Fort Smith, AR 72903

PHOENIX

800 Phoenix Avenue
Fort Smith, AR 72901

MIDLAND BOULEVARD

2000 Midland Boulevard
Fort Smith, AR 72904

CENTRAL MALL

5201 Rogers Avenue
Fort Smith, AR 72903

CORNERSTONE

3515 Old Greenwood Road
Fort Smith, AR 72903

BROOKEN HILL

9300 Highway 71 South
Fort Smith, AR 72916

GREENWOOD

311 East Center Street
Greenwood, AR 72936

LAVACA

400 West Main Street
Lavaca, AR 72941

CHARLESTON

225 East Main Street
Charleston, AR 72933

ROLAND

Highway 64 at Taylor Road
Roland, OK 74954

DIXIELAND

801 N. Dixieland
Rogers, AR 72756

PINNACLE HILLS

3706 Pinnacle Hills Pkwy
Rogers, AR 72758

LOWELL

1626 Empire Street
Lowell, AR 72745

CENTERTON

350 East Centerton Blvd.
Centerton, AR 72719

FAYETTEVILLE

3553 North Steele Blvd.
Fayetteville, AR 72703

BENTONVILLE

402 SW A Street
Bentonville, AR 72712

First National Bank Stand Alone ATM Locations

MARKET TRACE

2513 Market Trace
Fort Smith, AR 72908

BARLING

307 Fort Street
Barling, AR 72923

UAFS CAMPUS

535 North Waldron Road
Fort Smith, AR 72903

ZERO BUSINESS PARK

4300 South Zero Street
Fort Smith, AR 72903

Citizens Bank & Trust Branch and ATM Locations

MAIN BANK

3110 Alma Highway
Van Buren, AR 72956

ALMA

200 Highway 71 North
Alma, AR 72921

NORTH HILLS

1519 Fayetteville Road
Van Buren, AR 72956

NORTHRIDGE

4 Northridge Drive
Van Buren, AR 72956

DOWNTOWN

617 Broadway Street
Van Buren, AR 72956

MOUNTAINBURG

124 SE Highway 71
Mountainburg, AR 72946

CEDARVILLE

8828 Highway 59 North
Cedarville, AR 72932

National Bank of Sallisaw Branch and ATM Locations

For branch hours please visit
<http://www.banknbs.com/about-us/locations.asp>

SALLISAW

1000 South Kerr Blvd.
Sallisaw, OK 74955

EXPRESS POINTE

1500 East Cherokee
Sallisaw, OK 74955

DOWNTOWN/POCKET PARK (STAND ALONE ATM)

229 North Oak St.
Sallisaw, OK 74955

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 Contact Center

M-F 7 AM to 7 PM & Saturday 9 AM to 2 PM
479.788.4600 or 479.996.7421

First National Bank of NWA

479.621.6800

National Bank of Sallisaw

1.918.775.5501

Wealth Management

M-F 8 AM to 4 PM
479.788.4340

To Report Lost or Stolen Debit Card After Hours

1.866.546.8273



FirstBank
CORP



FIRST NATIONAL BANK
of FORT SMITH



FIRST NATIONAL BANK
of NWA



NATIONAL BANK
of SALLISAW



Member FDIC