

HNB FIRST BANK PRODUCTS AND SERVICES

Products and Services available at all branches of HNB First Bank include:

Personal Checking Accounts

- Regular
- Free Checking
- First Flight Club
- Senior Citizen
- Student
- Senior Citizen First Flight Club
- Negotiable Order of Withdrawal (NOW)
- Money Market Deposit Account (MMDA)

Personal Savings Accounts

- Regular
- Senior Citizen
- Student or Minor
- Christmas Club
- Certificates of Deposit (CDs)
- Individual Retirement Accounts (IRAs)

Personal Expense Loans

- Automobiles – New & Used
- Boats – New & Used
- Recreational Vehicles
- Debt Consolidation
- Vacation Expenses

Real Estate Loans

- Mortgage Loans
 - short term balloon mortgages
 - purchase or refinance
 - fixed or adjustable
 - long term home loans -- only available at the 431 Branch where the mortgage lending department is located
- Home Improvement
- Home Equity Lines of Credit
- Construction
- Raw Land
- Mobile Home

Loans Secured by Savings Accounts and CDs

Business Checking Accounts

- Regular
- NOW
- Money Market

Business Savings Accounts

- Regular
- Certificates of Deposit
- Self Employed Pension Plans (SEPs)

Business Loans

- Real Estate Loans
 - Land Development
 - Non-Residential Construction
 - Rental Property
 - Property Purchase
- Farm Loans
 - Crop Expense
 - Equipment
 - Livestock
 - Agribusiness
- Miscellaneous Business Loans
 - Equipment
 - Line of Credit
 - Automobile

Other Services

- Check Cashing
- Cash Advances
- Notary Service
- Gift Cards
- Travel Cards
- Prepaid Cards
- Wire Transfers
- ATM
- Night Deposit
- Cashier's Checks
- Safe Deposit Box
- ATM Debit Cards
- Direct Deposit

- Drive In Window
- Mastercard/Visa
- Telephone Banking
- Internet Banking
- Mobile Banking

**HNB FIRST BANK
FEES AND LIMITS**

Cashier's Checks	Customer.....	3.00
.....	Non-Customer.....	10.00
.....	First Flight Member	
.....	5 in a Month.....	None
.....	Over 5, each.....	2.00
Cashing Checks	Customer.....	None
.....	Non-Customer	
.....	Up to \$500.00.....	25.00
.....	\$500.00 - \$1,000.00.....	50.00
.....	Over \$1,000.00.....	5% of Check
Visa Gift Card	Purchase Fee.....	6.95
.....	Employee.....	None
Visa Reloadable Card	Purchase Fee.....	9.95
.....	Employee.....	None
.....	Reload Fee.....	4.95
.....	Employee.....	None
Visa Travel Money Card	Purchase Fee.....	9.95
.....	Employee.....	None
.....	Reload Fee.....	4.95
.....	Employee.....	None
Paid NSF Fee	Per Item, Per Presentment.....	28.00
Return NSF Fee	Per Item, Per Presentment.....	28.00
Stop Payments	Each Item.....	35.00
.....	First Flight Members, Per Six Months.....	6 Free
Cash Items	Each Day.....	3.00
Transcript Statement (Printed from Computer)		2.00
Copy of Image Statement		7.00
Fax Statement		2.00
Research	Per Hour.....	25.00
Photo Copies	Customer.....	.25
.....	Non-Customer.....	.50
.....	First Flight Member	
.....	10 in a Month.....	None
.....	Over 10, Each.....	.15
Lock Depository Bag		30.00
Zipper Depository Bag	First 1.....	None
.....	Over 1, Each.....	5.00
Wire Transfers	All Outgoing.....	30.00
.....	Customer Incoming.....	15.00

.....Non-Customer Incoming.....	50.00
..... International.....	75.00
NotaryCustomer.....	None
.....Non-Customer.....	5.00
FaxOutgoing, First Page.....	2.00
..... Each Additional Page.....	1.00
..... Incoming, Per Page, All Customers.....	1.00
Laminating Customer, First 3 Pages.....	None
..... Over 3, Each Page.....	1.00
..... Non-Customer, Each Page.....	1.00
Garnishments and Levies	50.00
CollectionOutgoing..... Amt. Charged Us	
.....Incoming.....	6.00
Charge Back FeePer Item.....	3.00
..... If a Check Collection Service is Used, Per Item.....	6.00
ATM/Debit Cards Replace Existing Card.....	10.00
.....Withdrawal at ATM that HNB does not own or operate.....	1.75
.....ATM Daily Cash Withdrawal Limit.....	300.00
..... Point of Sale Daily Transaction Limit.....	1,500.00
Automatic Sweeps (With Signed Authorization in \$100 Increments), Each.....	5.00
..... HNB Employees (\$50 Increments).....	None
Safe Deposit Boxes (Annual Rent)	
.....3" x 5".....	27.00
.....4" x 5".....	30.00
.....5" x 5".....	32.50
.....3" x 10".....	37.50
.....4" x 10".....	42.50
.....5" x 10".....	47.50
.....7" x 10".....	55.50
.....10" x 10".....	77.50
Safe Deposit Box Late Fee	10.00

REGULAR CHECKING ACCOUNTS:

Personal	If Balance Does Not Drop Below \$500.....	None
.....	Balance Below \$500, Monthly.....	7.00
Senior Citizens (Ages 55 or Over)		None
Students (Up to Age 22)		None
HNB Employees		None
Business	If Balance Does Not Drop Below \$1,000.....	None
.....	Balance Below \$1,000, Monthly.....	10.00
.....	Charge Per Check Paid.....	.15
.....	Charge Per Check Deposited.....	.08
.....	Credit for Each \$100 Avg. Daily Collected Balance.....	.20
Non-Profit		None
Public Funds		None

NOW ACCOUNTS:

Available for Personal, Business (Sole Proprietorship Only), Non-Profits and Public Funds

.....	Balance of \$1,000 or More.....	None
.....	Balance Below \$1,000, Monthly.....	10.00

MONEY MARKET CHECKING ACCOUNTS: (Limited to 6 Withdrawals per Month)

Personal	Balance of \$1,000 or More.....	None
.....	Balance Below \$1,000, Monthly.....	10.00
.....	Minimum Withdrawal Amount.....	500.00
Business	Balance of \$2,500 or More.....	None
.....	Balance Below \$2,500, Monthly.....	10.00
.....	Minimum Withdrawal Amount.....	1,000.00
Non-Profit	Balance of \$1,000 or More.....	None
.....	Balance Below \$1,000, Monthly.....	10.00
.....	Minimum Withdrawal Amount.....	500.00
Public Funds	Balance of \$2,500 or More.....	None
.....	Balance Below \$2,500, Monthly.....	10.00
.....	Minimum Withdrawal Amount.....	1,000.00

FIRST FLIGHT CLUB:

(Includes Accidental Death Insurance & 2 Orders of Single Style Personalized Checks Per Year)

Personal	Monthly.....	8.00
Senior Citizen (Ages 55 or Over).....	Monthly.....	3.55
HNB Employees	Monthly.....	1.50

SAVINGS ACCOUNTS: All Savings Accounts are limited to 6 withdrawals or transfers not made in person or at an ATM per month. When this limit is exceeded, there will be a \$2.00 charge for each transaction over the 6 per month limit.

Regular Savings

Minimum Balance to Open and to Avoid Monthly Service Charge of \$5.00..... 100.00
..... Closing Account Within 6 Months of Opening..... 50.00

Senior Citizen (Ages 55 and Over)

Minimum Balance to Open and to Avoid Monthly Service Charge of \$5.00..... 25.00
..... Closing Account Within 6 Months of Opening..... 10.00

Minor or Student (Up to Age 22)

Minimum Balance to Open and to Avoid Monthly Service Charge of \$5.00..... 25.00
..... Closing Account Within 6 Months of Opening..... 10.00

Business

Minimum Balance to Open and to Avoid Monthly Service Charge of \$5.00..... 100.00
..... Closing Account Within 6 Months of Opening..... 50.00

Non-Profit

Minimum Balance to Open and to Avoid Monthly Service Charge of \$5.00..... 25.00
..... Closing Account Within 6 Months of Opening..... 10.00

Public Funds

Minimum Balance to Open and to Avoid Monthly Service Charge of \$5.00..... 100.00
..... Closing Account Within 6 Months of Opening..... 50.00

Christmas Club

..... Closing Account Before Scheduled Payout..... 50.00

LOAN FEES

Titles (Vehicles & Mobile Homes).....Varies by State
Filing FeesAs Required by State & County.....
Coupon BookNone
Late Charge - on or after 11th day after due date - 5% of payment amount past due
or \$10.00, whichever is greater/no more than \$100.00.
Amortization Schedule.....Customer- 1st Copy..... None
..... Customer – Additional Copies..... 3.00
..... Non Customer..... 25.00
Bill of Sale (Prepared).....Customer..... None
..... Non Customer..... 25.00

Extension Fees:

Installment Loans.....Current Month Interest + a Fee of \$25.00
Single Pay Loans.....Collect Accrued Int. + Fee of \$25.00 & Credit Customer
With Interest Only Payment

Retail Loan Fees:

<u>Loan Amount</u>	<u>Fee</u>
\$0- \$1,999.99	\$ 0.00
\$2,000.00- \$4,999.99	\$100.00
\$5,000.00- \$9,999.99	\$200.00
\$10,000.00- \$24,999.99	\$250.00
\$25,000.00- \$49,999.99	\$350.00
\$50,000.00- \$99,999.99	\$450.00
\$100,000.00 & Over	\$550.00