



FNB-U Student Checking

Student Checking is a non-interest bearing checking account with no minimum balance requirement, no monthly service charge, unlimited check writing capabilities and no per-check fees. Student Checking is available to students for a fixed six-year term. The Student Checking account will be converted to a Freestyle Checking account automatically in January following the sixth year after the account was opened. Student Checking offers 24/7 banking with exclusive online, Online Statement, mobile and ATM benefits free of limitations. This account can deliver everything to customers electronically, plus access to money through any VISA®/PLUS ATM in the world and virtual management of accounts with Online and Mobile Banking.

Account Opening

Monthly Service Charge	\$0.00
Minimum Deposit to Open Account	
Minimum to Open Online.....	\$50.00
Minimum to Open in Branch	\$0.00

This account is a non-interest bearing account.

A student can open an account under the age of 18; however, he/she must have a parent or guardian on the account to receive a debit card.

Monthly Service Charges

Unlimited Check Writing	\$0.00
First Order of Custom Checks	\$0.00
Paper Statement Fee	\$3.95
Check Image Fee	\$3.00
Online Statements with Check Images	\$0.00

Overdraft Services

Overdraft Protection Fee	\$10.00
Overdraft Line of Credit	\$50.00
Overdraft Fee	\$37.00
Return Item Fee	\$37.00
Continuous Overdraft Fee.....	\$12.00

Other Fees

FNB ATM Fees	\$0.00
Foreign ATM Fee	\$2.95
Two (2) Foreign ATM Fees Refunded per Statement Cycle.	
ATM Surcharge Fee	Varies
ATM/Debit Card Replacement Fee	\$10.00



eDelivery Services

Online Banking	\$0.00
Online Bill Pay	\$0.00
Mobile Banking	\$0.00
Telephone Banking	\$0.00
Zelle® Person-to-Person Payments.....	\$0.00
Stop Payment Request	\$10.00