



First National Bank

Student Checking Account

Product Number 24001 Class Code 40

This summary is to help you understand the basic terms and conditions of your account. See the *Consumer Fee Schedule* and the *Deposit Account Agreement* for full details.

Account Opening and Usage	Minimum Deposit to Open Account	\$50.00 minimum to open online. No minimum to open in-branch.	
	Monthly Service Charge per statement cycle	No Charge	
	Interest Bearing	No	
	Paper Statement Fee	\$3.95	Fee assessed per statement cycle for paper statements.
	Check Image Fee	\$3.00	Fee assessed per statement cycle for check images in addition to paper statement fee.
	Online Statements with Check Image	No Charge	
	Returned Deposits or Cashed Item Fee	\$12.00	For each item you deposit or cash that is returned unpaid.
	FNB ATM Fee	No Charge	
	Fee for ATM Withdrawal (Foreign ATM Fee)	\$2.95	Per transaction plus any fees the ATM owner charges. Two (2) foreign ATM fees refunded per statement cycle.
	Stop Item Charge	\$37.00	Per item

Overdraft Options and Fees	Standard Overdraft Practices Please see the Consumer Fee Schedule for any limits that apply.	Overdrafts for checks, in-person withdrawals, automatic bill payments or other transactions using your account number may be authorized and paid, on a case by case basis. Overdraft and Returned Item Fees do apply. Overdrafts for everyday one-time debit card transactions and ATM transactions are not authorized and paid, unless you allow FNB to do so. These are declined at no cost. Please ask us for information on other services we offer that may be suitable for you, such as an overdraft protection plan or link to a checking, savings, or money market account.	
	Overdraft Fee & Returned Item Fee (NSF) Please see the Consumer Fee Schedule for any limits that apply.	\$37.00	Fee assessed each time an item is paid or returned unpaid.
	Continuous Overdraft Fee Please see the Consumer Fee Schedule for any limits that apply.	\$12.00	Fee assessed every 3 business days that your account remains overdrawn.
	Overdraft Protection Fee	\$10.00	Per transfer linked to a checking, savings, or money market account.
		\$10.00	Transfers from a personal line of credit. Transfers from lines of credit are subject to the terms of the Applicable Agreement and/or Disclosure Statement, which shall include, but not limited to, interest charged on amounts transferred.

Processing Policies	Posting Order The order in which deposits and withdrawals are processed. See your Deposit Account Agreement for more detail. This lists the most common types of transactions, but not all transactions that could occur.	Generally, during end of day processing each Business Day, FNB will sort your transactions into categories before we process them in the following order: ◆ Add all credits and deposits that are available; ◆ Subtract Return Item Fee, Overdraft Fee, and Stop Item Charge; ◆ Subtract outgoing wire transfers and Online/Mobile Banking transfers from highest to lowest dollar amount; ◆ Subtract debit card transactions and ATM withdrawals by date and time (from highest to lowest dollar amount if date and time cannot be determined); ◆ Subtract checks, ACH payments and Online Bill Payments in the order of highest to lowest dollar amount; and ◆ Subtract service charges and fees.	
	Funds Availability When funds deposited to your account are available.	Our policy generally is to make funds from your cash and check deposits available to you on the first *Business Day after the Business Day of your deposit. If not all of the funds from your deposit are available on the first Business Day, then we will notify you at the time you make your deposit. Please see the Deposit Account Agreement for more detail. *A "business day" is Monday through Friday excluding federal holidays. Please see the <i>Deposit Account Agreement</i> for cut off times and full details on Funds Availability.	

Dispute Resolution	We encourage you to promptly reach out to us to report a lost or stolen card/password or report unauthorized transactions. Please refer to the <i>Deposit Account Agreement</i> for full details on Electronic Fund Transfers.		
	Mail	4140 East State Street, Hermitage, PA 16148	
	In Person	Visit us at any FNB branch, find the location nearest you at fnb-online.com .	
	By Phone	1-800-555-5455	



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