

PERSONAL CHECKING & SAVINGS ACCOUNTS



First National Bank
ALASKA MEMBER FDIC

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WELCOME

Enjoy the convenience and expertise you expect from First National Bank Alaska. As Alaska's largest locally owned community bank, we look forward to providing you high-quality services you can rely on, whether in Alaska or traveling around the world.

For over a century, First National has helped neighbors build strong families, homes and businesses. Local experts at First National are here to help you determine which accounts described in this brochure will best meet your individual banking needs.

SAFE AND SECURE

Your funds are protected by the strong capital position of First National. Also, all accounts at First National are insured by FDIC up to the standard maximum deposit insurance amount (\$250,000) per depositor for each account insurance ownership category.

CHECKING

Every First National checking account comes with these enhancements:

- 24-hour, seven-days-a-week account accessibility via Online Banking and Telephone Banking
- **FREE*** mobile FNBAApp
- Online check images at no additional cost
- Online Bill Pay, with no monthly fee
- First National Bank MasterMoney™ debit card with no monthly fee
- No additional charge for withdrawals at any First National ATM
- Overdraft protection available
- 28 convenient First National locations in 19 Alaska communities

** Messaging and data rates may apply*

FIRST 20 ACCOUNT

YOU'RE STARTING OUT

It's all in the name. Your first 20 checks each month are included in the \$5 monthly service fee.

- No minimum deposit to open
- Minimum daily balance of \$1,000 required to avoid monthly service fee
- Lowest monthly service fee of \$5
- No additional charge for first 20 checks paid
- \$.20 for each paid check after first 20 in a month

DIRECT DEPOSIT CHECKING

CONVENIENT ELECTRONIC ACCOUNT

Any recurring direct deposit into your Direct Deposit Checking account means you pay no monthly service fee. Your first order of checks is free and you'll enjoy unlimited check writing.

- No minimum deposit to open
- No monthly service fee each statement cycle with a direct deposit
- Monthly service fee of \$7
- Unlimited check writing, ATM and ACH withdrawals, point-of sale and MasterMoney™ transactions, automatic, online, mobile, telephone and pre-authorized transfers
- Free first order of checks, select designs (up to two boxes)

COLLEGE CHECKING

FLEXIBILITY TO FIT YOUR STYLE

First National's College Checking gives you the flexibility to bank how and when you want with convenient online and mobile banking services plus access to 28 locations throughout Alaska.

If you are a student enrolled in trade school or post-secondary education classes then you can take advantage of:

- No minimum deposit to open
- Monthly service fee of \$5, waived with use of e-Statements
- Unlimited check writing, ATM and ACH withdrawals, point of sale and MasterMoney™ transactions, automatic, online, mobile, telephone and pre-authorized transfers
- Six years following account opening the bank will convert your College Checking account to our basic consumer checking account
- MyCard (one time only), customize your First National debit card by choosing an image from our gallery or use your own image at no cost
- Online Banking at no cost
- Mobile FNBAapp* at no cost

Get the most out of your money with College Checking. Visit [FNBAlaska.com](https://www.FNBAlaska.com) for more information.

** Messaging and data rates may apply*



FIRST RATE ACCOUNT

UNLIMITED ACCESS WHILE EARNING INTEREST

The greater the balance in your account, the greater the rate of interest you'll earn.

- No minimum deposit to open
- Collected funds in the account earn interest at a competitive rate (daily balance computation method); ask a Customer Service Representative for current annual percentage yield (APY) and balance tiers
- Minimum daily balance of \$2,500 to avoid monthly service fee
- Monthly service fee of \$9
- Unlimited check writing, ATM and ACH withdrawals, point-of sale and MasterMoney™ transactions, automatic, online, mobile, telephone and pre-authorized transfers

ALASKA MILITARY CHECKING

SERVING IN THE LAST FRONTIER HAS ITS BENEFITS

Have your military pay or retirement check directly deposited in the Alaska Military Checking account and enjoy a slew of benefits, including up to \$500 off the closing costs of an approved mortgage loan at First National Bank Alaska.

- No minimum deposit required to open
- Collected funds in the account earn interest at a competitive rate (daily balance computation method); ask a Customer Service Representative for current annual percentage yield (APY)
- One direct deposit per statement cycle or minimum daily balance of \$3,500 to avoid monthly service fee
- Monthly service fee of \$9
- Small safe deposit box (where available) at no cost
- Mastercard® credit card with no annual fee (must qualify)
- No-fee money orders
- First National Bank Alaska exclusive checks at no cost
- Savings overdraft protection at no cost
- Unlimited check writing, ATM and ACH withdrawals, point-of sale and MasterMoney™ transactions, automatic, online, mobile, telephone and pre-authorized transfers



TEEN CHECKING ACCOUNT

A FIRST STEP TO FINANCIAL SUCCESS

Help your teenage co-owner learn how to manage money and a bank account. Visit [FNBAAlaska.com](https://www.fnbalaska.com) for helpful financial tips and information.

- No minimum deposit to open
- Eligible to minors (ages 12-17) with an adult co-owner at least 21 years of age
- Monthly service fee of \$3, waived with use of e-Statement
- First National Bank Alaska Debit Mastercard® Teen Card with no monthly fee
- No additional charge for Teen Card transactions
- Up to 10 checks per month at no additional charge; \$0.20 per check in excess of 10
- Teen Card merchant category codes for gambling, alcohol and tobacco, etc. are blocked
- Overdraft protection available from a regular savings account



HEALTH SAVINGS ACCOUNT

PAY QUALIFIED MEDICAL EXPENSES

Enjoy unlimited access to your funds while earning interest. The greater your balance, the greater the rate of interest you'll earn.

- No minimum deposit to open
- Collected funds in account earn interest at a competitive rate based on account balance (daily balance computation method); ask a Customer Service Representative for current annual percentage yield (APY) and balance tiers
- \$100 minimum daily balance to avoid monthly service fee
- Monthly service fee of \$2
- \$.20 per check; no transaction fee for ATM and ACH debits and MasterMoney™ transactions
- First National Bank Alaska Health Savings Account debit card with no monthly fee



FIRST INVESTMENT ACCOUNT

CONVENIENT ACCESS TO FUNDS FOR OCCASIONAL USE

Earn a competitive rate of interest based on your balance.

- No minimum deposit to open
- Collected funds in the account earn interest at a competitive rate (daily balance computation method); ask a Customer Service Representative for current annual percentage yield (APY) and balance tiers
- Minimum daily balance of \$2,500 to avoid monthly service fee
- Monthly service fee of \$9
- No charge for the first six transfers or checks per month
- \$10 fee for each transfer or check over six per month, including automatic, online, mobile, telephone or pre-authorized transfers
- Mailed Enhanced Check Image Statement with the front and back of each check provided at the cost of mailed statement without images
- Debit card use on this account restricted to use at First National Bank Alaska ATMs only

SUPER FIRST INVESTMENT ACCOUNT

ACCESS TO FUNDS BY CHECK

Higher interest rates for larger balances and tiered earnings.

- \$25,000 minimum opening balance
- Interest rates on the account tiered by balance – the higher the balance, the higher the rate
- Collected funds in the account earn interest at a competitive rate (daily balance computation method) ask a Customer Service Representative for current annual percentage yield (APY) for each balance tier
- Average collected balance of \$25,000 to avoid monthly service fee
- Monthly service fee of \$24
- No charge for the first six withdrawals per month
- \$25 fee for each withdrawal over six per month, including any in-person or ATM withdrawals, checks and automatic, online, mobile, telephone or pre-authorized transfers
- Mailed Enhanced Check Image Statement with the front and back of each check provided at the cost of mailed statement without images
- Debit card use on this account restricted to use at First National Bank Alaska ATMs only



PERSONAL SAVINGS

SAVE TO HELP FULFILL YOUR DREAMS

- No minimum deposit to open
- Collected funds in the account earn interest at a competitive rate; ask a Customer Service Representative for current annual percentage yield (APY)
- Interest is compounded daily and credited on the last day of each quarter
- Minimum daily balance of \$300 to avoid monthly service fee
- Monthly service fee of \$2 with e-Statement
- Monthly service fee of \$3 with mailed statement
- No charge for first three withdrawals per month
- \$3 fee charged for each additional withdrawal over three per month including in person and ATM withdrawals and automatic, online, mobile, telephone or pre-authorized transfers

FIRST TIER SAVINGS ACCOUNT

BENEFITS CUSTOMERS WHO MAKE FREQUENT DEPOSITS TO MEET A GOAL

Variable rate account featuring an open term provides an attractive alternative to certificates of deposit.

- \$7,500 minimum opening balance
- Interest rates on the account tiered by balance – the higher the balance, the higher the rate
- Collected funds in the account earn interest at a competitive rate; ask a Customer Service Representative for current annual percentage yield (APY) for each balance tier
- Interest is compounded daily and credited on the last day of each quarter
- Unlike certificates of deposits, deposits can be made at any time and in any increment
- Minimum daily balance of \$7,500 to avoid monthly service fee
- Monthly service fee of \$19 with e-Statement
- Monthly service fee of \$20 with mailed statement
- \$20 fee for each withdrawal over one per month, including in-person and ATM withdrawals, automatic, online, mobile, telephone or pre-authorized transfers



YOUTH SAVINGS (UTMA) ACCOUNT UNIFORM TRANSFERS TO MINORS ACT

A savings account for gifts to minors.

- No minimum deposit to open
- Allows one Custodian/Signer per account (by law)
- Collected funds in the account earn interest at a competitive rate; ask a Customer Service Representative for current annual percentage yield (APY)
- Interest is compounded daily and credited on the last day of each quarter
- Minimum daily balance of \$300 or e-Statement to avoid monthly service fee
- Monthly service fee of \$3
- No charge for first three withdrawals per month
- \$3 fee charged for each additional withdrawal over three per month, including in-person withdrawals and automatic, online, mobile, telephone or pre-authorized transfers

CERTIFICATES OF DEPOSIT (CD) FDIC INSURED, HIGH YIELD

Set aside funds for a specific date or purpose. Earn a specified, competitive rate of interest until maturity. Certificate may be used as collateral for loans or withdrawn early for emergencies. (Penalties may apply.)

- Minimum deposit of \$750 to open
- Interest accrues from the first day of deposit
- Tiered interest rates by dollar amount and duration
- Interest is calculated using the daily balance computation method; ask a Customer Service Representative for current annual percentage yield (APY) and balance/maturity tiers
- Automatically renewable when specified at time of purchase. Bank rate at time of renewal will apply
- On auto-renewable CDs with a term of 365 days or less, interest may be paid to a First National Bank Alaska account, or compounded to the certificate on the maturity date
- Longer term certificates require periodic interest payments (at least annually) be made to a First National Bank Alaska checking or savings account
- Maturity notice mailed prior to maturity date
- Government regulated penalty applies for early withdrawal

INDIVIDUAL RETIREMENT ACCOUNT (IRA)

A NEST EGG FOR YOUR RETIREMENT

Money put into an IRA can often be deducted from your taxes, depending on your involvement in an employer-sponsored retirement plan.

Ask a Customer Service Representative for more information on your Traditional or Roth IRA. Save for your future today.



STATEMENT OPTIONS

E-STATEMENTS

REDUCE RISK; SAVE TIME, MONEY AND HASSLE

Receive your account statements electronically and save on your monthly fees. With e-Statements, you'll receive an email notifying you that your e-Statement is ready. You can then log into Online Banking and browse or print any of your e-Statements for the past 24 months* at your convenience.

e-Statements include our standard online images with five checks per sheet showing the fronts and backs of all checks processed during the statement period.

** Account statements accumulate from your enrollment in e-Statements until you have 24 months available.*

OTHER OPTIONS

MONTHLY MAILED STATEMENT AND PAPER CHECK IMAGE FEES VARY BY ACCOUNT

MAILED STATEMENT WITHOUT IMAGES

Receive monthly account statements in the mail for \$1 each month.

MAILED STATEMENT WITH STANDARD CHECK IMAGES

Receive photocopied reproductions of the fronts of your checks with your paper statement 20 checks per page (10 each side) or 36 checks per page (18 each side) for \$4 per month**.

MAILED STATEMENT WITH ENHANCED CHECK IMAGES

Receive photocopied reproductions of your checks with larger image sizes and/or including the backs of your checks for \$6 per month**.

*** Charged each month, regardless of account balance or transaction activity.*

CONVENIENCE BANKING

Access to your account 24 hours, 7 days a week.

ONLINE BANKING

Your account is easy to manage online at **FNBAAlaska.com**. With this no-cost service, you can monitor transactions, check your balances, transfer funds and much more.

User-friendly and highly intuitive, Online Banking uses the latest technology to assure the highest level of security.

If you have a personal checking or savings account or a loan or certificate of deposit at First National and you want to use Online Banking for the first time, simply call

- **907-777-FNBA (4362)** in Anchorage/Eagle River OR
- **1-800-856-4FNB (4362)** in other communities.

Have your personal savings or checking, loan or certificate of deposit account information handy. Tell our friendly Alaskan Customer Service Representative you want to use Online Banking for the first time. You'll soon have everything you need to get started.



MOBILE FNBAPP

Access to your personal account is also available using the **FREE*** mobile FNBA app for iPhone and Android devices. With the FNBA app you can:

- Check balances
- Log in with fingerprint ID or face recognition
- Pay bills and people
- Deposit checks
- And so much more!

You'll need an Online Banking username and password to log in. If you already have one, just launch the app to begin.

If you're not yet enrolled in Online Banking, call **907-777-4FNB (4362)** in Anchorage/Eagle River or **1-800-856-4FNB (4362)** in other communities. Have your personal savings or checking, loan, or certificate of deposit account information handy. Tell our friendly Customer Service Representative you want to use Online Banking for the first time. You'll soon have everything you need to get started.

** Messaging and data rates may apply*

TELEPHONE BANKING

Enjoy instant access to your account information 24 hours a day with First National's easy-to-use telephone banking system. All you need is a touch-tone phone.

You can carry out almost all of your common banking tasks in your checking, savings, loan, certificate of deposit and escrow accounts with this free service. To enroll, talk to your First National Customer Service Representative when you open your personal account or call **907-777-4FNB (4362)** in Anchorage or **1-800-856-4FNB (4362)** in other communities.

BANK-BY-MAIL

Many bank services are available through the mail – whether you're opening an account, making a deposit or signing up for special services like overdraft protection or direct deposit. We'll provide pre-addressed envelopes.

Mail deposits are processed the same day they are received at a First National branch and a receipt is sent to you that same day, along with another pre-addressed envelope.

Talk to a Customer Service Representative for more information on Bank-By-Mail services. Simply call **907-777-4FNB (4362)** in Anchorage or **1-800-856-4FNB (4362)** in other communities.

TTY TELEPHONE ACCESS

1-888-817-4342

Customers with hearing impairment may receive help by calling our TTY customer service line. This service is available Monday through Friday during regular business hours.

OTHER SERVICES

Ask a Customer Service Representative about the many other services First National offers to enhance your banking experience.



LOCATIONS

ANCHORAGE

Dimond Branch*
8725 Old Seward Hwy.

Eastchester Branch*
1821 Gambell Street

Metro Branch*
360 K Street, Ste. 100

Muldoon Branch*
1100 Muldoon Road

North Star Branch*
5850 Westover Avenue

Northern Lights Branch*
1210 W. Northern Lights Blvd.

South Center Branch*
201 W. 36th Avenue

U-Med Branch*
3650 Piper Street

BETHEL

Kuskokwim Branch
700 Front Street

CORDOVA

Cordova Branch*
528 First Street

EAGLE RIVER

Eagle River Branch*
11412 Business Blvd.

FAIRBANKS

Golden Valley Branch*
1300 Washington Drive

Johansen Branch*
430 Merhar Avenue

GLENNALLEN

Glennallen Branch*
Mile 187 Glenn Hwy., Suite C

HAINES

Haines Branch*
123 Main Street

HEALY

Healy Branch*
Mile 248 W. Parks Hwy.

HOMER

Homer Branch*
3655 Heath Street

JUNEAU

Juneau Regional Branch*
840 W. 10th Street

Valley Centre Branch*
8990 Glacier Hwy.

KENAI

Kenai Branch*
11408 Kenai Spur Hwy.

KETCHIKAN

Loan Production Office
1621 Tongass Avenue
West Flight Bldg., Ste. 100

KODIAK

Kodiak Branch*
218 Center Avenue

PALMER

Palmer Branch*
303 W. Evergreen Avenue

SEWARD

Seward Branch*
303 4th Avenue

SITKA

Sitka Branch*
318 Lincoln Street

SOLDOTNA

Soldotna Branch*
44501 Sterling Hwy.

VALDEZ

Valdez Branch*
101 Egan Street

WASILLA

Wasilla Branch*
775 E. Parks Hwy.

CORPORATE HEADQUARTERS

101 W. 36th Avenue
Anchorage, AK
99503-5904

OPERATIONS CENTER

1751 Gambell Street
Anchorage, AK
99501-5324

* ATM Locations



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other communities