



**IMPORTANT INFORMATION ABOUT YOUR ACCOUNT
EFFECTIVE AUGUST 26, 2022**

IMPORTANT ACCOUNT INFORMATION AND UPDATES:

July 22, 2022

First National Bank and Trust Company is excited to share a few upcoming changes that will affect how you currently do your banking with us. These changes are categorized below so you can easily locate the items directly affecting your personal banking relationship with us.

Please know, we are committed to providing the same high level of client service you have come to expect.

Personal Account Types and Service Charges

The new Service Charges and Fees sheet and Client Account Offering reference charts included in this communication explain the new checking and savings account features and fees. ***Fees have been updated so please review carefully.*** The chart will help you identify what type of account you will be transitioned to, based upon your current account type. Please review the enclosed Client Account Offering reference charts to ensure full understanding of updates to your account(s).

At any time, we welcome you to call or sit down with a banker to discuss these new options to ensure you are in the account that fits your banking needs. Contact a banker at one of the locations by phone or visit one of our four offices to obtain the interest rate and annual percentage yield that will be paid for the new accounts.

The following changes (bold and italics) are applicable to all Certificates of Deposit ***as of August 26, 2022:***

Certificate of Deposit	<ul style="list-style-type: none"> Available terms: 6 Month, 12 Month, 18 Month, 24 Month, 36 Month, 60 Months The renewal term at the time of automatic renewal and maturity date will be disclosed to you by mail. The minimum deposit required to open the account is now \$2,500 Interest will be calculated by the <i>average daily balance method</i> which applies a periodic rate to the average daily balance in the account for the period. Early withdrawal penalties: <table> <tr> <th><u>Term</u></th><th><u>Early Withdrawal Penalty</u></th></tr> <tr> <td><i>3-5 Months.</i></td><td><i>90 days interest</i></td></tr> <tr> <td><i>6-11 Months.</i></td><td><i>180 days interest</i></td></tr> <tr> <td><i>12-35 Months.</i></td><td><i>365 days interest</i></td></tr> <tr> <td><i>36 Months and Greater.</i></td><td><i>540 days interest</i></td></tr> </table> 	<u>Term</u>	<u>Early Withdrawal Penalty</u>	<i>3-5 Months.</i>	<i>90 days interest</i>	<i>6-11 Months.</i>	<i>180 days interest</i>	<i>12-35 Months.</i>	<i>365 days interest</i>	<i>36 Months and Greater.</i>	<i>540 days interest</i>
<u>Term</u>	<u>Early Withdrawal Penalty</u>										
<i>3-5 Months.</i>	<i>90 days interest</i>										
<i>6-11 Months.</i>	<i>180 days interest</i>										
<i>12-35 Months.</i>	<i>365 days interest</i>										
<i>36 Months and Greater.</i>	<i>540 days interest</i>										

Some highlights from the updated Service Charges and Fees include:

- Tiered rate structures to offer you more interest options within products
- Additional services including Shazam Brella®
- Automatic billing discount related to the rental of safe deposit boxes

Items that will NOT change include:

- Client account numbers
- Online Banking
- Mobile Banking

131 W. Main St. • PO Box 307 • Arcadia, WI 54612
608.323.3331

1550 E Main St. • PO Box 307 • Arcadia, WI 54612
608.323.3331

23513 Cedar St. • PO Box 69 • Independence, WI 54747
715.985.2398

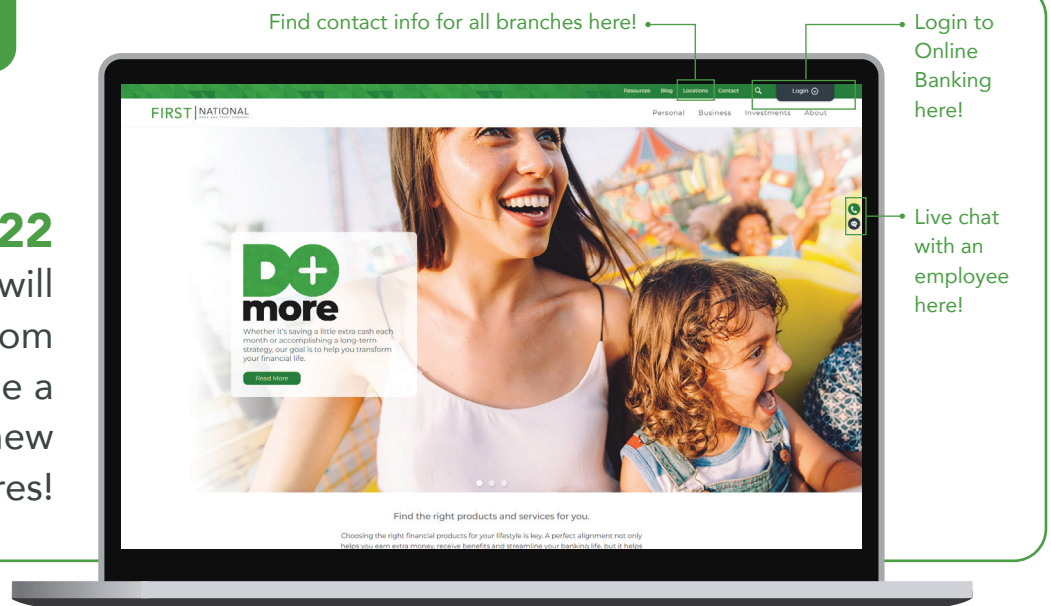
36450 Main St. • PO Box 96 • Whitehall, WI 54773
715.538.4358

Website Changes

When you access www.rkdbank.com for the first time on August 1, you will automatically be redirected to www.firstnbt.com. Going forward, you can use firstnbt.com to access our website. The website will look very different. The FNBT Online login will be located in the top right corner of the screen for both personal and business accounts. We invite you to browse the website and review all of the different products and services that First National Bank and Trust Company offers. You will find all of the contact information for our four Wisconsin locations under the “Locations” tab. Additionally, you will now be able to chat with our employees by clicking on the icon for “Live Chat.”

NEW LOOK!

August 1, 2022
rkdbank.com will
become firstnbt.com
with this will come a
new look and new
convenient features!



Checks & Deposit Slips

You are welcome to continue to use your current First National Bank and Trust Company checks (along with your State Bank of Arcadia checks) and deposit slips. We are introducing Main Street Checks as our check vendor to provide up-to-date checking products to fulfill your needs and check orders can now be placed online at firstnbt.com.

Incoming Wire Transfers

As a reminder, please instruct vendors and other individuals who send wire transfers to your account to start using the following wire instructions, if you have not already done so:

Receiving Bank:	Beneficiary Bank:	Beneficiary Information:
SWIFT: BBWIUS44	First National Bank and Trust Company	Beneficiary Name
ABA# 075912479	2 Kelli Court	Beneficiary Account #
Bankers' Bank	Clinton, IL 61727	
Madison, Wisconsin	Bank Account #071103952	

Please contact us to obtain additional information about our wire transfer services.

Automatic Transfers/Payments

Any and all automatic loan payments, pre-determined transfers between FNBT accounts and safe deposit box payments will *not* be affected. These will continue to occur unless you come into the bank to stop the transfer, close your safe deposit box or pay off your loan.

Client Account Offering

FIRST | NATIONAL
BANK AND TRUST COMPANY

Prior to August 26, 2022

Effective
August 26, 2022

	Passbook Regular Savings Statement Regular Savings Investment Savings Municipal Savings Escrow Savings	Select Savings
Minimum Deposit to Open	\$0	\$100
Minimum Balance to Avoid Service Charges	\$0	\$100
Monthly Service Charge	\$0	\$5
Balance Computation Method	Daily Balance	Average Daily Balance
Minimum Average Daily Balance to Obtain APY	\$0	\$0
Transaction Limitations	N/A	Certain Withdrawals in excess of 6 per month will result in a charge of \$2.50 per withdrawal (see enclosed Service Charges and Fees sheet for transactions that count towards this fee)
Additional Benefits	N/A	Monthly Service Charge Waived, if under 21 years old

Client Account Offering

FIRST | NATIONAL
BANK AND TRUST COMPANY

Prior to August 26, 2022

Effective
August 26, 2022

	Totally Free Checking	FNBT Checking
Minimum Deposit to Open	\$0	\$50
Minimum Balance to Avoid Service Charges	\$0	\$0
Monthly Service Charge	\$0	\$0
Statements/Check Images	Check images available with paper statements and online	Check images available online

Prior to August 26, 2022

Effective
August 26, 2022

	50+ Better NOW	Super NOW Checking	FNBT Checking PLUS
Minimum Deposit to Open	\$0	\$500	\$1,000
Minimum Balance to Avoid Service Charges	\$0	\$500	\$1,000
Monthly Service Charge	\$0	\$7.50	\$5
Check Images	Check Images with Paper Statements	Check Images with Paper Statements	Check Images with Paper Statements
Interest Tiers	\$0 - \$999.99 \$1,000 - \$9,999.99 \$10,000 - \$19,999.99 \$20,000 +	\$0 - \$999.99 \$1,000 - \$9,999.99 \$10,000 - \$19,999.99 \$20,000 +	\$0-999 \$1,000 - \$9,999 \$10,000 - \$99,999 \$100,000 +
Interest Compounding and Crediting Frequency	Interest is Compounded Daily and Credited Monthly	Interest is Compounded Daily and Credited Monthly	Interest is Compounded and Credited Monthly
Balance Computation Method	Daily Balance	Daily Balance	Average Daily Balance
Minimum Average Daily Balance to Obtain APY	\$0	\$0	\$1,000

Prior to August 26, 2022

Effective
August 26, 2022

	Indexed MMDA	Insured MMDA	Prime Plus Money Market
Minimum Deposit to Open	\$20,000	\$1,000	\$2,500
Minimum Balance to Avoid Service Charges	\$5,000	\$1,000	\$2,500
Monthly Service Charge	\$15.00	\$15.00	\$12.50
Check Images	Check Images with Paper Statements	Check Images with Paper Statements	Check Images with Paper Statements
Interest Tiers	\$0 - \$19,999.99 \$20,000 +	\$0 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 +	\$0-\$2,499.99 \$2,500 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 +
Interest Compounding and Crediting Frequency	Interest is Compounded Daily and Credited Monthly	Interest is Compounded Daily and Credited Monthly	Interest is Compounded and Credited Monthly
Balance Computation Method	Daily Balance	Daily Balance	Average Daily Balance
Minimum Average Daily Balance to Obtain APY	\$0	\$0	\$2,500
Transaction Limitations	6 transactions per month limit	6 transactions per month limit	Certain Withdrawals in excess of 6 per month will result in a charge of \$5.00 per withdrawal (see enclosed Service Charges and Fees sheet for transactions that count towards this fee)

Prior to August 26, 2022

Effective
August 26, 2022

	Christmas Club	Plan Ahead Savings	Plan Ahead Savings
Minimum Deposit to Open	\$2	\$0	\$100
Minimum Balance to Avoid Service Charges	N/A	N/A	\$100
Monthly Service Charge	\$0	\$0	\$5
Interest Compounding and Crediting Frequency	Interest is Compounded and Credited Annually	Interest is Compounded Daily and Credited Annually	Interest is Compounded and Credited Quarterly
Balance Computation Method	Daily Balance	Daily Balance	Average Daily Balance
Minimum Average Daily Balance to Obtain APY	\$2	\$0	\$0
Account Restrictions	No Lump Sum deposits; Max \$50/wk or \$200/mo	2% fee per withdrawal exceeding 3 withdrawals within one year	\$3 fee per withdrawal, exceeding 3 withdrawals within one year
Additional Terms	Deposits Only; Interest only on withdraws	Required Annual Deposit	Required Annual Deposit
Additional Benefits	N/A	N/A	Monthly Service Charge waived, if under 21 years old

Service Charges and Fees

Compare and save! Low-cost services, high quality commitment.

MEMBER FDIC

SERVICE CHARGES – CHECKING

Monthly unless indicated otherwise. Service charges and fees subject to change.

FNBT CHECKING

Minimum Balance	\$0.00
Statements (available online or via mail)	\$0.00
Check Images (available online only)	\$0.00

FNBT CHECKING PLUS

Minimum Balance: \$1,000.00 +	\$0.00
0.00 - \$999.99	\$5.00
E-Statement (available online)	\$0.00
Paper Statement	\$0.00
Check Images Returned with Statements	\$0.00

SERVICE CHARGES – SAVINGS

Monthly unless indicated otherwise. Service charges and fees subject to change.

SELECT SAVINGS

Average Daily Balance \$100.00 +	\$0.00
\$0-99.99	\$ 5.00
Under 21	\$0.00
♦ Charge per withdrawal (per mo.) 7 & over	\$ 2.50
Under 7	None

PRIME PLUS MONEY MARKET

Average Daily Balance: \$2,500.00 +	\$0.00
\$0-\$2,499.99	\$12.50
♦ Charge per withdrawal (per mo.) 7 & over	\$ 5.00
Under 7	None

PLAN AHEAD SAVINGS

Average Daily Balance \$100.00 +	\$0.00
\$0-99.99	\$ 5.00
Under 21	\$0.00
♦ Charge per withdrawal (per year) 3 & over	\$ 3.00
Under 3	None

BUSINESS CHECKING

Please see Business Checking Options Information Sheet

FEES

CASH ADVANCE (VISA® & MASTERCARD®)

CASHIER'S CHECKS (provided to clients only)

CERTIFICATES OF DEPOSIT

Early Withdrawal – See Terms of Your Account

CHECK CASHING SERVICES

Clients	\$0.00
Non-Clients: \$2,000.00 and above	\$10.00

CHECK COLLECTION SERVICE

Interbank

CLIENT SERVICES

Annual Client Checkup (per/hr.)	\$30.00
Balance checkbook and Research (per/hr.)	\$30.00
Minimum	\$15.00
Coin Counting Clients	Free
Coin Counting Non-Clients	\$5.00 if over \$50.00
Copy of Paid Check	\$ 2.00
Return Deposit Item	\$ 4.50
Statement – Reprint or Duplicate	\$ 5.00

COPY SERVICES

> 10 copies

DEBIT CARDS (VISA®)

SHAZAM® Chek

Annual Fee	\$0.00
Transaction Fees	\$0.00
Lost Cards	\$15.00
Shazam Brella Mobile App	Free

DORMANT ACCOUNT-CHECKING/SAVINGS

Inactive account for 1 year

With balance less than \$250/mo.	\$8.00
Under 21 years old	\$0.00

FAX SERVICES

Receiving/Sending

Up to 10 pages	\$ 1.00
Per page over 10	\$ 0.10

FOREIGN CURRENCY or CHECK EXCHANGE

5% of US Dollar Equivalent Amount

Minimum	\$5.00
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GARNISHMENTS OR LEVIES

GIFT CARD

LOANS

Consumer, Auto,
Commercial, Agriculture, SBA,
Home Equity
Total Access Line of Credit

MONEY ORDERS (provided to clients only)

NOTARY PUBLIC SERVICE

† OVERDRAFT FEE

Per Item Paid

Effective **8/26/22**

changes in **BOLD & Italic**

♦ Withdrawals or transfers that count towards this fee are internet banking transfers, telebanking transfers, ACH debits, transfers done automatically due to a sweep arrangement and transfers requests made by telephone. There is not a limit or service charge on withdrawals or transfers done in person, by mail, at an ATM or by messenger.

† A fee of **\$29.00** will be imposed for each overdrawn item created by check, in-person withdrawals, or automatic payments, with a maximum overdraft fee per day of **\$174.00** (ATM Withdrawals or everyday debit card transactions are included if client requests/opt-in). Payment of your overdrafts is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts. The bank has the right to require payment to bring account current immediately after an overdraft.

RETIREMENT ACCOUNTS

Transfer to another institution \$50.00

RETURN ITEM FEE

Per Item Returned..... \$29.00

SAFE DEPOSIT BOXES *Box sizes vary by location.

Annual Rent

10" x 16" \$100.00
10" x 15" \$90.00
 10" x 10" \$80.00
 7" x 10" \$65.00
 5" x 10" \$45.00
 3" x 10" \$35.00
 5" x 5" \$25.00
4" x 5" \$20.00
4" x 5" Short \$20.00
3" x 5" \$18.00
 3" x 4" \$15.00
2" x 5" \$15.00

Automatic Billing Discount \$5.00

Lost Key \$25.00

Lock Drilling Varies

Late Payment After 30 Days \$5.00

SHREDDING (up to 2 lbs) \$1.00

STOP PAYMENT FEE \$35.00

FNBT ONLINE

Bill Pay

Standard Free

Rush Delivery

Overnight Check \$14.95

Expedited Electronic \$9.95

Popmoney: Send Money

Standard Free

Next Day \$1.50

Popmoney: Receive Money

\$0.00 - \$249.99 \$0.50

\$250.00 - \$999.99 \$0.75

\$1,000.00 and above \$1.50

Popmoney: Request Money \$0.50

Popmoney: E-Greeting \$0.25

Popmoney: Stop Payment \$20.00

External Transfers

Standard Free

Next Day \$3.50

Mobile Banking Free

Mobile App Free

Mobile Deposit Capture Free

U.S. SAVINGS BOND

Redemption Fee \$ 0.00

WIRE TRANSFERS

Client Incoming \$10.00

Domestic Outgoing \$15.00

International Outgoing \$45.00

WEALTH MANAGEMENT AND TRUST

Please see TS Prosperity Group Fee Sheet for these services.

Not FDIC Insured. No Bank Guarantee. May Lose Value. Not a Deposit. Not Insured by Any Federal Government Agency.

FIRST | PERFORMANCE GUARANTEE

RECEIVE A \$5.00 GIFT CARD FOR ANY
CLIENT IDENTIFIED ERROR CAUSED BY

FIRST | NATIONAL
BANK AND TRUST COMPANY

Effective 8/26/22

♦ Withdrawals or transfers that count towards this fee are internet banking transfers, telebanking transfers, ACH debits, transfers done automatically due to a sweep arrangement and transfers requests made by telephone. There is not a limit or service charge on withdrawals or transfers done in person, by mail, at an ATM or by messenger.

† A fee of **\$29.00** will be imposed for each overdrawn item created by check, in-person withdrawals, or automatic payments, with a maximum overdraft fee per day of **\$174.00** (ATM Withdrawals or everyday debit card transactions are included if client requests/opt-in). Payment of your overdrafts is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts. The bank has the right to require payment to bring account current immediately after an overdraft.

Electronic Fund Transfers

Your Rights and Responsibilities

The Electronic Fund Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. Options following a checkbox (☐) only apply if checked. You should keep this notice for future reference.

Types of Transfers, Frequency and Dollar Limitations

☒ **(a) Prearranged Transfers.**

☒ Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your

☒ checking ☒ savings ☐ prepaid account(s).

☒ Preauthorized payments. You may make arrangements to pay certain recurring bills from your

☒ checking ☒ savings ☐ prepaid account(s).

☐

☐ **(b) Telephone Transfers.** You may access your account(s) by telephone at _____

using a touch tone

to:

☐ Transfer funds from checking to savings

☐ Transfer funds from savings to checking

☐ Transfer funds from _____ to

☐ Transfer funds from _____ to

☐ Make payments from checking to loan accounts with us

☐ Make payments from _____ to

☐ Make payments from _____ to

☐ Get checking account(s) information

☐ Get saving account(s) information

☐

☐

☒ **(c) ATM Transfers.** You may access your account(s) by ATM using your Shazam Visa debit card and personal identification number to:

☒ Making deposits to checking accounts

☒ Make deposits to savings accounts

☒ Get cash withdrawals from checking accounts you may withdraw no more than \$400.00 per day

☒ Get cash withdrawals from savings accounts you may withdraw no more than \$400.00 per day

☒ Transfer funds from savings to checking

☒ Transfer funds from checking to savings

☐ Transfer funds from _____ to

☐ Make payments from checking account to

☐ Make payments from _____ to

☒ Get checking account(s) information

☒ Get saving account(s) information

☐

☐

☒ **(d) Point-Of-Sale Transactions.**

Using your card:

☒ You may access your ☒ checking account ☐ _____ account(s) to purchase goods

(☒ in person, ☒ by phone, ☒ by computer), pay for services (☒ in person, ☒ by phone, ☒ by computer), get

cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Types of Transfers, Frequency and Dollar Limitations, Continued

- ☒ You may not exceed more than \$ 1400.00 in transactions per day
- ☐
- ☐

☒ **(e) Computer Transfers.** You may access your account(s) by computer by logging into www.firstnbt.com

and using your
to:

log-in credentials

- ☒ Transfer funds from checking to savings
- ☒ Transfer funds from savings to checking
- ☒ Transfer funds from checking to checking
- ☒ Transfer funds from savings to savings
- ☒ Make payments from checking to loan accounts with us
- ☒ Make payments from savings to loan accounts with us
- ☐ Make payments from to
- ☒ Get checking account(s) information
- ☒ Get saving account(s) information
- ☒ Get loan account(s) information and Certificate of Deposit account(s) information
- ☒ Access online bill pay, PopMoney, and Transfer Now (External Transfers)

☒ **(f) Mobile Banking Transfers.** You may access your account(s) by web-enabled cell phone by logging into your personal mobile browser or downloaded app

and using your
to:

log-in credentials

- ☒ Transfer funds from checking to savings
- ☒ Transfer funds from savings to checking
- ☒ Transfer funds from checking to checking
- ☒ Transfer funds from savings to savings
- ☒ Make payments from checking to loan accounts with us
- ☒ Make payments from savings to loan account(s) with us
- ☐ Make payments from to
- ☒ Get checking account(s) information
- ☒ Get saving account(s) information
- ☒ Get loan account(s) information
- ☒ Get Certificate of Deposit account(s) information
- ☒ Access Bill Pay, Popmoney, and deposit checks using your personal mobile browser..
- ☒ Access Bill Pay, Popmoney, and deposit checks using the downloaded application.
- ☒ You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

☒ **(g) Electronic Fund Transfers Initiated By Third Parties.** You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

Types of Transfers, Frequency and Dollar Limitations, Continued

(g) EFTs Initiated By Third Parties, Continued

- ☒ **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills. You may:
- ☐ Not exceed more than _____ payments by electronic check per _____.
 - ☐ Make payments by electronic check from _____ . Payments are limited to _____ per _____.
- ☒ **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds. You may:
- ☐ Make no more than _____ payments per _____ for electronic payment of charges for checks returned for insufficient funds.
 - ☐ Make electronic payment of charges for checks returned for insufficient funds from _____ . Payments are limited to _____ per _____.
 - ☐ _____.

General Limitations

In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- ☒ Transfer or withdrawals from a SAV or MMKT _____ account to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party, are limited to 6 _____ per month.
- If you exceed the transfer limitations set forth above, your account shall be subject to closure.
- ☐ _____

Fees

- ☐ We charge _____ each _____ to our customers whose accounts are set up to use _____.
- ☐ We charge _____ each _____ but only if the _____ balance in the _____ falls below _____ during the _____.
- ☐ Please refer to _____ for a list of all the prepaid account/card fees.
- ☒ Please refer to our Service Charges and Fees Disclosure for information about fees and limitations that may apply.
- ☐ _____

Except as indicated above, we do not charge for Electronic Fund Transfers.

ATM Operator/Network Fees: When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Documentation

- (a) Terminal Transfers.** You can get a receipt at the time you make a transfer to or from your account using a(n)
- ☒ automated teller machine
 - ☒ point-of-sale terminal.
 - ☒ You may not get a receipt if the amount of the transfer is \$15 or less.

(b) Preauthorized Credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the telephone number listed below to find out whether or not the deposit has been made.

(c) In addition,

- ☒ You will get a monthly account statement from us, unless there are no transfers in a particular month. In any case you will get a statement at least quarterly.
- ☒ You will get a quarterly statement from us on your savings account if the only possible electronic transfer to or from the account is a preauthorized credit.
- ☐ If you bring your passbook to us, we will record any electronic deposits that were made to your account since the last time you brought in your passbook.
- ☐ You may obtain information about the amount of money you have remaining in your prepaid account by calling the telephone number listed below. This information, along with a 12-month history of account transactions, is also available online at
- ☐ If your prepaid account is registered with us, you also have the right to obtain at least 24 months of written history of account transactions by calling or writing us at the telephone number or address listed in this disclosure. You will not be charged a fee for this information unless you request it more than once per month.
- ☐ You also have the right to obtain at least 24 months of written history of your prepaid account transactions by calling or writing us at the telephone number or address listed in this disclosure. You will not be charged a fee for this information unless you request it more than once per month.
- ☐

Preauthorized Payments

(a) Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how:

Call or write us at the telephone number or address listed in this disclosure, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

- ☒ We charge \$35.00 for each stop payment.

(b) Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

(c) Liability for failure to stop payment of preauthorized transfer. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability

(a) Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses and damages. However, there are some exceptions. We will not be liable, for instance:

- ◆ If, through no fault of ours, you do not have enough money in your account to make the transfer.
- ◆ If the transfer would go over the credit limit on your overdraft line.
- ◆ If the automated teller machine where you are making the transfer does not have enough cash.
- ◆ If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- ◆ If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- ◆ There may be other exceptions stated in our agreement with you.

Confidentiality

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) ☒ if you give us written permission.
 - ☒ as explained in the separate Privacy Disclosure.
 - ☐

Unauthorized Transfers

- ☒ **(a) Consumer Liability.** Tell us at once if you believe your card and/or code has been lost or stolen, or (if your account can be accessed by check) if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission. Also, if you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500. Also, if your statement (or for a prepaid account where no statement is sent, if your electronic history or written history) shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was transmitted to you (or for a prepaid account where no statement is sent, 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared), you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

- ☒ **Visa® Debit Card.** Additional Limits on Liability for
Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, to anonymous Visa prepaid card transactions, or to

Unauthorized Transfers, Continued

transactions using your Personal Identification Number which are not processed by Visa. Visa is a registered trademark of Visa International Service Association.

☐ **Mastercard® Debit Card.** Additional Limits on Liability for

You will not be liable for any unauthorized transactions using your Mastercard debit card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. This additional limit on liability does not apply to a prepaid card until such time as the prepaid card is registered with us and we have completed our customer identification program requirements. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

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(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed at the end of this disclosure. You should also call the number or write to the address listed at the end of this disclosure if you believe a transfer has been made using the information from your check without your permission.

☐ **(a) Consumer Liability.** There are no limitations on your liability for unauthorized transfers using this prepaid card. This is because we do not have a consumer identification or verification process for this prepaid card.

Error Resolution Notice

☒ In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account number (if any).

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days involving a Visa® point-of-sale transaction, other than an anonymous Visa prepaid card transaction, processed by Visa or 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days involving a Visa point-of-sale transaction, other than an anonymous Visa prepaid card transaction, processed by Visa or 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

Error Resolution Notice, Continued

- ☐ There is not an error resolution process for prepaid cards. This is because we do not have a consumer identification or verification process for the prepaid cards we offer.
- ☐ In Case of Errors or Questions About Your Prepaid Account Telephone or Write at the telephone number or address listed in this disclosure as soon as you can, if you think an error has occurred in your prepaid account. We must allow you to report an error until 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling or writing us at the telephone number or address listed in this disclosure. You will need to tell us:

- (1) Your name and prepaid account number.
- (2) Why you believe there is an error, and the dollar amount involved.
- (3) Approximately when the error took place.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days involving a Visa point-of-sale transaction, other than an anonymous Visa prepaid card transaction, processed by Visa) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, and your account is registered with us, we will credit your account within 10 business days (5 business days involving a Visa point-of-sale transaction, other than an anonymous Visa prepaid card transaction, processed by Visa) for the amount you think is in error, so that you will have the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

If you need more information about our error-resolution procedures, call us at the telephone number listed in this disclosure ☐ or visit

☐ Keep reading to learn more about how to register your card.

- ☐ **Warning regarding unverified prepaid accounts.** It is important to register your prepaid account as soon as possible. Until you register your account and we verify your identity, we are not required to research or resolve any errors regarding your account. To register your account, go to the website or call us at the telephone number listed in this disclosure. We will ask you for identifying information about yourself (including your full name, address, date of birth, and Social Security Number or government-issued identification number, so that we can verify your identity).

Important Information Regarding Your Prepaid Card

- ☐ **FDIC insurance eligibility for your prepaid card.**

- ☐ Be sure to register your card for FDIC insurance eligibility and other protections.
- ☐ Your funds are eligible for FDIC insurance.

Your funds will be held at or transferred to us, an FDIC insured institution. Once here, your funds are insured up to \$250,000 by the FDIC in the event we fail, if specific deposit insurance requirements are met and your card is registered. See [fdic.gov/deposit/deposits/prepaid.html](https://www.fdic.gov/deposit/deposits/prepaid.html) for details.

Important Information Regarding Your Prepaid Card, Continued

☐ **NCUA insurance for your prepaid card, if eligible.**

- ☐ Be sure to register your card for NCUA insurance, if eligible, and other protections.
- ☐ Your funds are NCUA insured, if eligible.

Your funds will be held at or transferred to us, an NCUA-insured institution. Once here, if specific share insurance requirements are met and your card is registered, your funds are insured up to \$250,000 by the NCUA in the event we fail.

☐ **NOT FDIC or NCUA insured.** The funds in our prepaid card are not FDIC or NCUA insured.

- ☐ Treat this card like cash.
- ☐ Your funds will be held at or transferred to us. If we fail, you are not protected by FDIC deposit or NCUA share insurance and you could lose some or all of your money.
- ☐ Register your card for other protections.

No overdraft/credit feature. There is no overdraft/credit feature associated with your prepaid card.

Prepaid account information or complaints. For general information about prepaid accounts, visit cfpb.gov/prepaid. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.

Our contact information. You can use the contact information listed in this disclosure to get more information about your prepaid card. Contact us by: ☐ phone ☐ mail ☐ at our website

By signing below customer acknowledges receipt of pages 1, 2, 3, 4, 5, 6, 7, 8 and 9 of this notice:

Signed

Dated

INSTITUTION (name, address, telephone number, etc., and business days)

First National Bank & Trust Co.
2 Kelli Court, PO Box 191
Clinton, IL 61727

Business Days
Monday through Friday
Excluding Federal Reserve Holidays

Phone: (217) 935-2148

Additional Information

If you meet the monthly qualifications for Kasasa Cash or Kasasa Cash Back, ATM fees will be reimbursed up to a maximum of \$25.00 per monthly qualification cycle (up to \$9.99 per single transaction) and credited to the account the last day of the monthly statement cycle. If you have a linked Kasasa Saver, ATM fee reimbursements will be credited to your Kasasa Saver on the last day of the monthly statement cycle.

Opting out of Visa Account Updater (VAU):

If you'd prefer not to have your debit card information updated with your selected merchants automatically, you can opt out. If you'd like to opt out, please contact a Personal Banker at your earliest convenience.

Funds Availability Disclosure

This policy statement applies to all consumer and commercial deposit accounts. Checks drawn on banks outside of the United States are not subject to this availability policy. Please inquire regarding availability at the time you make such deposits.

Your Ability to Withdraw Funds

Our policy is to make funds from check deposits available on the first business day after the day the deposit is received. Electronic direct deposits, incoming wires, and cash deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written against the account.

Even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

Determining the Availability of Your Deposit

For determining the availability of your deposit, every day is a business day, except Saturdays, Sundays and federal holidays.

Our cut-off time is 3:00 p.m. If you make a deposit before our cut-off time on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit on a non-business day that we are not open, we will consider that the deposit was made on the next business day we are open.

Deposits at Non – First National Bank and Trust Company Automated Teller Machines

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after the day of deposit. This rule does not apply at ATMs that we own or operate. (All ATMs that we own or operate are identified as our machines.)

Longer Delays May Apply

In some cases, we will not make all of the funds deposited by check available on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of deposit. However, the first \$225 of the deposit may be available on the first business day after we receive your deposit.

If we are not going to make all of the funds from a deposit available on the first business day after the day we receive your deposit, we will give verbal notice at time of deposit or we will mail the notice by the day after we receive the deposit. We will also state when the funds will be available. If the deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail the notice by the day after we receive the deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Funds deposited by check may be delayed for an even longer period under the following circumstances:

- We believe a check you deposited will not be paid.
- Total deposited checks exceed \$5,525 on any one day.
- A check that has been returned unpaid is redeposited.
- Repeated overdrafts during the past six months.
- There is an emergency, such as failure of communications or computer equipment.

We will give you notice if we delay availability of funds for any of these reasons, and we will state when the funds will be available. They will generally be available no later than the seventh business day after the day of the deposit.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first thirty (30) days your account is open.

Funds from an electronic direct deposit will be available on the day the deposit is received. Funds from deposits of cash, wire transfers and the first \$5,525 from a deposit of cashier's, certified, teller's, traveler's and federal, state and local government checks will be available on the first business day after the day of deposit if the deposit meets certain conditions. For example, the checks must be made payable to the depositor or a special deposit slip may be required. The excess over \$5,525 will be available on the ninth business day after the day of the deposit. If the deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our tellers, the first \$5,525 will not be available until the second business day after the day of deposit.

Funds from all other check deposits will be available on the seventh business day after the day of deposit.

FACTS

WHAT DOES FIRST NATIONAL BANK AND TRUST COMPANY DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Transaction history and payment history
- Credit history and credit scores

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons **FIRST NATIONAL BANK AND TRUST COMPANY** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First National Bank and Trust Company share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call 217-935-2148 - our menu will prompt you through your choice(s)
- Visit us online: www.FirstNBTC.com
- Mail the enclosed form

Please note:

If you are a new customer, we can begin sharing your information 30 days from the dates we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 217-935-2148 or go to www.FirstNBTC.com

What we do

How does First National Bank and Trust Company protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does First National Bank and Trust Company collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account or apply for a loan ■ Pay your bills or use your credit or debit card ■ Make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates may include our Parent company, companies such as financial institutions owned or controlled by our Parent Company and companies, and their affiliates, that control our Parent company.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>First National Bank and Trust Company does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include bank services companies.</i>

Other Important Information

For Illinois Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

☐ Apply my choice(s) only to me

Mark any/all you want to limit:

☐ Do not allow your affiliates to use my personal information to market to me.

Name	
Address	
City, State, ZIP	

Mail To: First National Bank and Trust Company
PO Box 191 / 2 Kelli Court
Clinton, IL 61727





131 W. Main St. | P.O. Box 307 | Arcadia, WI 54612

