



**FIRST NATIONAL BANK
OF FORT SMITH**

(479) 788-4600 · www.fnbfbs.com



Effective Date February 2016

(918) 775-5501 · www.banknbs.com

COMMERCIAL FINANCIAL SERVICES

Basic Business Checking

Free account for Small Businesses with 100 or fewer items per month.

- Minimum Opening Deposit \$100.00
- No Minimum Balance
- No Monthly Fee
- First 100 Items (checks, deposits, deposited items) are free each month, thereafter \$.50 per item.
- Free eStatements*

*There is a \$3.00 per month fee for paper statements.

Small Business Checking

Designed especially for Small Businesses with a moderate volume of monthly checking transactions.

- Minimum Opening Deposit \$100.00
- No Monthly Fee if \$5,000.00 average daily balance is maintained*
- First 200 Items (checks, deposits, deposited items) are free each month, thereafter \$.50 per item.

*A \$9.00 fee will be charged each statement period if the average daily balance for the statement period falls below \$5,000.00

Non-Profit Checking

- Minimum Opening Deposit \$100.00
- No Minimum Balance
- No Monthly Fee
- Non-Profit Organizations such as clubs, charitable organizations, and religious groups

Business Interest Checking

Interest earning for Individual proprietorships and non-profit corporations.

- Minimum Opening Deposit \$100.00
- \$9.00 Monthly Account Maintenance Fee (See Fee Schedule for transaction fees.)
- Interest rate is established at the discretion of the bank.
- The rate is applied on the investable balance.
- When the monthly statement is prepared, interest will be posted to the account and an activity fee will be charged.

Commercial Checking

An analyzed account for businesses with large volume transaction and complex needs.

- Minimum Opening Deposit \$100.00
- \$9.00 Monthly Account Maintenance Fee
- Analyzed monthly and the activity fees are subtracted from the earnings allowance on the investable balance in the account. (See Fee Schedule for transaction fees.)
- Analysis statement available each month to each customer receiving a service charge.
- Multiple accounts of the same business may be consolidated for analysis purposes.
- Accounts subject to service charges will be debited approximately the 10th of the month for charges due from the previous month's activity.

Commercial Money Market Savings

- Minimum Opening Deposit \$1,000.00
- Must also have a Commercial Checking Account as this activity in this account will be consolidated with the activity in the checking account for analysis service charge.
- A total of six transfers or withdrawals is allowed each month. Three of these six transfers can be made by check, draft or similar order made to third parties. Each transfer thereafter, must be made in person or by messenger.

Business Management Tools

We offer a wide variety of financial services to help your business thrive and prosper.

- Cash Management
- Merchant Services
- Remote Deposit Capture
- Payroll Cards
- Lending Services
- Trust Services

Additional Services & Fees

Deposit Items Returned: \$5.00 each

Check paid against Insufficient Funds: \$29.00 each

Stop Payment Orders: \$29.00 each

Interbank Telephone Transfers: \$5.00 each

Wire Transfers:

Wire Transfers In: \$5.00 each

Phone notification addtl \$5.00 each

Domestic Wire Transfers Out (customers only): \$20.00 each

Cash Management Wire Out: \$5.00 each

Foreign Wire Transfers (customers only): \$75.00 each

Special Statements: \$4.00 per stmt

Change Orders:

1. Currency per 1000: \$.45

2. Rolled coins (per roll): \$.10

Check Reconciliations Services:

Electronic List of Items: \$.04 per item

Cash in Processing Fee for Correspondent

Banks Only: .1% not to exceed \$75.00 per transaction

Negative Collected Earnings allowance is determined by Wall Street Prime plus 2% and applying it to the average investable balance.

Funds Availability Policy

Our current policy on Funds Availability is posted at each location. If you would like a personal copy of our Funds Availability Policy, simply ask a new accounts representative, and they will be happy to give you one.

Change in Fees

Fees are subject to change at the discretion of the bank.

For additional information, please contact Commercial Services at 479-788-4230.

First National Bank Branch Locations 782-2041

TOLL FREE 1-800-364-1827 - 7:00 a.m. - 7:00 p.m.

DOWNTOWN

602 Garrison Avenue

CHAFFEE CROSSING BRANCH

8225 South Zero Street

GRAND AVENUE BRANCH

2727 Grand Avenue

STONEWOOD VILLAGE BRANCH

7410 Rogers Avenue

PHOENIX BRANCH

800 Phoenix Avenue

MIDLAND BOULEVARD BRANCH

2000 Midland Boulevard

CENTRAL MALL BRANCH

5201 Rogers Avenue

CORNERSTONE BRANCH

3515 Old Greenwood Road

BROOKEN HILL BRANCH

9300 Highway 71 South

GREENWOOD CITY BRANCH

311 East Center Street

Greenwood, AR 72936

LAVACA BRANCH

400 West Main Street

Lavaca, AR 72941

CHARLESTON BRANCH

225 East Main Street

Charleston, AR 72933

DIXIELAND BRANCH

801 N. Dixieland

Rogers, AR 72756

PINNACLE HILLS BRANCH

3706 Pinnacle Hills Parkway

Rogers, AR 72758

LOWELL BRANCH

1626 Empire Street

Lowell, AR 72745

CENTERTON BRANCH

350 East Centerton Blvd.

Centerton, AR 72719

FAYETTEVILLE BRANCH

2638 E Joyce Blvd, Suite 1

Fayetteville, AR 72703

First Bank Corp. Automatic Teller

Machine Locations

Operating 24-hours a day - 7 days a week.

FNB of Fort Smith Locations:

Central Mall Branch, 5201 Rogers Avenue

Phoenix Branch, 800 Phoenix Avenue

Stonewood Branch, 7410 Rogers Avenue

2513 Market Trace, I-540 and Jenny Lind

Midland Branch, 2000 Midland Boulevard

Grand Avenue Branch, 2727 Grand Avenue

Cornerstone Branch, 3515 Old Greenwood Road

Greenwood City Branch, 311 E. Center Street

Brooken Hill Branch, 9300 Highway 71 S

Downtown, 602 Garrison Avenue

Chaffee Crossing Branch, 8225 S Zero Street

Barling, 307 Fort Street

Lavaca Branch, 400 West Main Street

Charleston Branch, 225 East Main Street

Golden Living Headquarters, 1000 Fianna Way

Zero Business Park, 4301 South Zero

NWA Locations:

Dixieland Branch, 801 North Dixieland, Rogers

Pinnacle Hills Branch, 3706 Pinnacle Hills Parkway, Rogers

Lowell Branch, 1626 Empire Street

Centerton Branch, 350 East Centerton

CB&T Locations:

Main Bank, 3110 Alma Highway, Van Buren

Alma Branch, 200 Highway 71 North, Alma

North Hills Branch, 1519 Fayetteville Road, Van Buren

Northridge Branch, #4 Northridge Drive, Van Buren

Downtown Branch, 617 Broadway, Van Buren

Mountainburg Branch, 124 SE Highway 71, Mountainburg

NBS Locations:

Express Pointe Branch, 1500 East Cherokee, Sallisaw

The Roland Banking Center, Taylor Road and Hwy 64, Roland

Main Bank, 1000 S. Kerr Blvd., Sallisaw

National Bank of Sallisaw Full Service Bank Locations 918-776-2204

8:00 a.m. - 4:00 p.m.

SALLISAW

1000 S. Kerr Blvd

Sallisaw, OK 74955

EXPRESS POINTE

1500 E. Cherokee

Sallisaw, OK 74955

ROLAND

Hwy 64 at Taylor Rd.

Roland, OK 74954

- **FIRST NATIONAL BANK OF FORT SMITH INFOLINE: (479) 788-4670 OR 1-866-788-4670**
- **FIRST NATIONAL BANK OF NWA INFOLINE: (479) 636-6811**
- **NATIONAL BANK OF SALLISAW'S ONCALL BANKING: (918) 775-7555**
- **FIRST NATIONAL BANK OF FORT SMITH ACCOUNT SERVICES: (479) 788-4600 OR (479) 996-7421**
- **FIRST NATIONAL BANK OF NWA ACCOUNT SERVICES: (479) 621-6800**
- **NATIONAL BANK OF SALLISAW CUSTOMER SERVICE: 1(918) 776-2204**
- **TRUST DEPARTMENT: (479) 788-4340**
- **TO REPORT LOST OR STOLEN CHECK CARDS AFTER HOURS, CALL VISA® AT 1-866-546-8273**



FirstBank
CORP



**FIRST NATIONAL BANK
OF FORT SMITH**
Member FDIC



Member
FDIC