

PERSONAL CHECKING



Experience the Difference

At FNC Bank, we offer a range of checking solutions to suit your needs, whether you're a first-time account holder or seeking advanced features such as rewards and higher interest rates. Experience the benefits of an FNC Bank checking account and make managing your finances easier than ever.

	CAREFREE	WISE REWARDS	ELEVATE
Earns Interest	N/A	1.25% APY* \$0-\$15,000 0.10% APY \$15,000+	3.00% APY* \$0-\$3,000 0.10% APY \$3,000+
No Minimum Balance	✓	✓	✓
No Monthly Service Charge	✓	✓	✓
Access to 40,000 Surcharge-Free ATMs	✓	✓	✓
Reimburse Non-Network ATM Fees		✓*	✓*
Free Online Banking with Bill Pay	✓	✓	✓
Free Mobile Banking with Mobile Deposit	✓	✓	✓
Free Statements	✓	✓	✓
Real-time account & debit card alerts	✓	✓	✓

*Monthly qualifications must be met. See reverse side for account details.



NMLS#412555

www.fnc.bank

FNCBank
Member FDIC

Find the Right Checking for You

GOOD

BETTER

BEST

Carefree Checking

No added bells and whistles—just straight up great checking. FNC Bank Carefree Checking offers customers a simple and convenient way to manage their money.

- No minimum balance required
- No monthly service charge
- Free statements

Wise Rewards Checking

This is not your standard checking account. With FNC Bank's Wise Rewards account, you'll earn interest worth celebrating. Make a wise choice and reap the rewards!

- Earn **1.25% APY** on the first \$15,000 and 0.10% APY on balances above \$15,000¹
- Up to \$25/month reimbursed ATM fees³
- No minimum balance required
- No monthly service charge
- Free statements

Account Qualifications:

- At least one automatic (ACH) deposit or withdrawal per cycle
- At least ten (10) debit card purchases per cycle⁴
- Enroll & receive electronic statements each cycle

Elevate Checking

Ready to elevate your earnings potential? Experience a checking account like no other—with a high rate of interest. Say goodbye to the ordinary and embrace the extraordinary.

- Earn **3.00% APY** on the first \$3,000 and 0.10% APY on balances above \$3,000²
- Up to \$25/month reimbursed ATM fees³
- No minimum balance required
- No monthly service charge
- Free statements

Account Qualifications:

- At least one automatic (ACH) deposit or withdrawal per cycle
- At least fifteen (15) debit card purchases per cycle⁴
- Enroll & receive electronic statements each cycle



APPLY
ONLINE



Apply Online at www.fnc.bank

FNC Bank Personal Checking Account Features

All personal checking accounts with FNC Bank offer the following advantages:

- Access to approximately 40,000 convenient surcharge-free MoneyPass® ATMs nationwide
- Free Mastercard® debit card(s) with secure EMV chip
- Free statements
- Free online banking and mobile banking
- Convenient mobile check deposit
- Bill Pay for efficient person-to-person or person-to-business payments
- Real-time transaction and account balance alerts
- Debit card management and protection alerts
- Option to set up a sweep account
- Reliability. We have been a strong, locally-owned community bank for over 100 years, with third-generation family ownership
- Efficient and personalized service. Our decision-makers are in-house, enabling fast turnaround times and the personal attention to your banking needs that our customers have come to appreciate

APY=Annual Percentage Yield. Interest rates are subject to change after account is opened. Fees may reduce earnings. Offer valid as of 03/14/2024.

¹Account must meet all qualifications and be in good standing. Balances up to \$15,000 and meeting qualifications earn an APY of 1.25% with an interest rate of 1.24%.

Balances over \$15,000 and meeting qualifications earn an APY of 0.10%. Accounts that do not meet qualifications earn 0.05% APY.

²Account must meet all qualifications and be in good standing. Balances up to \$3,000 and meeting qualifications earn an APY of 3.00% with an interest rate of 2.96%.

Balances over \$3,000 and meeting qualifications earn an APY of 0.10%. Accounts that do not meet qualifications earn 0% APY.

³Monthly qualifications must be met. ATM fees incurred during the qualification cycle will be reimbursed up to \$25.00 and credited to the account on the last day of the monthly statement cycle. MoneyPass network ATMs are available for instant surcharge-free access.

⁴Qualifying transactions must post and clear the account during the monthly qualification cycle. Transactions may take one or more banking days from the date the transaction was made to post and clear the account. "Monthly Qualification Cycle" means the first day of the current statement cycle through the last day of the current statement cycle. ATM transactions are not qualifying debit card transactions.

Wise Rewards Checking & Elevate Checking are available to personal accounts only. Limit one Wise Rewards Checking and one Elevate Checking account per Social Security Number.