

# PERSONAL SAVINGS



## Maximize Your Money

Unlock the potential of your savings with an FNC Bank savings account, offering competitive interest rates to grow your money faster. Experience peace of mind and financial growth, all while keeping your funds secure and accessible when you need them.

	SIMPLE SAVINGS	SAVVY SAVINGS	MONEY MARKET	PERFORMANCE MONEY MARKET	MINOR SAVINGS
Earns interest <sup>1</sup>	\$	\$\$ (tiered)	\$\$\$ (tiered)	\$\$\$\$ (tiered)	3.00% APY <sup>2</sup> \$0-\$1,000 0.05% APY \$1,000+
Minimum balance	\$50	\$2,500	\$1,000	\$25,000	\$0
No monthly service charge if minimum balance is maintained	✓	✓	✓	✓	✓
Monthly service charge if balance drops below the minimum	\$1	\$5	\$7	\$10	N/A
Free online banking	✓	✓	✓	✓	✓
Free mobile banking & mobile deposit	✓	✓	✓	✓	✓
Free statements	✓	✓	✓	✓	✓
# of free withdrawals each month	Unlimited	Unlimited	Six <sup>3</sup>	Six <sup>3</sup>	Unlimited
Check writing capability			✓	✓	
Available to ages 0-17 only <sup>4</sup>					✓

<sup>1</sup>Contact a banker for today's interest rates and tier levels. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal balance in the account each day. <sup>2</sup>Account balances up to \$1,000 earn an APY of 3.00% with an interest rate of 2.96%. Balances over \$1,000 earn an APY of 0.05%. Effective as of 06/03/24. APY=Annual Percentage Yield. Interest rates are subject to change after account is opened. Fees may reduce earnings. <sup>3</sup>See reverse side for withdrawal criteria.

<sup>4</sup>When account holder turns age 18, the account will convert to a Simple Savings account.



NMLS#412555

[www.fnc.bank](http://www.fnc.bank)

**FNCBank**  
Member FDIC

# Pick the Right Savings for You

## Simple Savings

Make savings easy with a simple savings account.

- Earns interest<sup>1</sup>
- \$50 minimum balance
- No monthly service charge if monthly minimum balance is maintained each day during the month
- \$1 monthly service charge if the balance drops below the minimum
- Free statements

## Money Market Savings

Maximize savings with a tiered interest money market account.

- Earns interest on tiered balances<sup>1</sup>. The more you save, the more you earn!
- Access to your funds at any time
- \$1,000 minimum balance
- No monthly service charge if monthly minimum balance is maintained each day during the month
- \$7 monthly service charge if the balance drops below the minimum
- Six free withdrawals each month<sup>3</sup>
- Check writing capability
- Free statements

## Minor Savings

Introduce youth to their savings potential and watch them grow.

- Earn 3.00% APY on first \$1,000<sup>2</sup>
- For customers ages 0-17<sup>4</sup>
- Little Nesters Club incentives offered to ages 0-12
- No minimum balance
- No monthly service charge
- Free statements

## Savvy Savings

Level up your savings with a high-interest savings account.

- Earns higher interest<sup>1</sup>
- \$2,500 minimum balance
- No monthly service charge if monthly minimum balance is maintained each day during the month
- \$5 monthly service charge if the balance drops below the minimum
- Free statements

## Performance Money Market

Take your interest to the max with a performance money market account.

- Earns higher interest on tiered balances<sup>1</sup>. The more you save, the more you earn!
- Access to your funds at any time
- \$25,000 minimum balance
- No monthly service charge if monthly minimum balance is maintained each day during the month
- \$10 monthly service charge if the balance drops below the minimum
- Six free withdrawals each month<sup>3</sup>
- Check writing capability
- Free statements

Interested in a Health Savings Account? An HSA is a tax-advantaged savings account that allows individuals or employees with a high-deductible health plan to save money for medical expenses. Ask an FNC Bank Personal Banker to learn more.

## FNC Bank Personal Savings Account Features

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

- Safe way to save money without investment market risks
- Access to your full balance at any time – no minimum investment period/term
- Free online banking and mobile banking
- Convenient mobile check deposit
- Free statements
- Real-time transaction and account balance alerts
- 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

Stop In, Contact Us, or  
Apply Online at  
[www.fnc.bank](http://www.fnc.bank)

APPLY  
ONLINE



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<sup>1</sup>Contact a banker for today's rates. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal balance in the account each day.

<sup>2</sup>Account balances up to \$1,000 earn an APY of 3.00% with an interest rate of 2.96%. Balances over \$1,000 earn an APY of 0.05%. Effective as of 06/03/24. APY = Annual Percentage Yield. Interest rates are subject to change after the account is opened. Fees may reduce earnings.

<sup>3</sup>A fee of \$6 per withdrawal if exceeds six withdrawals in a month. Withdrawals include: Check, Preauthorized or Automatic (ACH), online, sweep, or telephone transfers, debit card or similar order including POS (point of sale) or ATM (Automated Teller Machine).

<sup>4</sup>When the accountholder turns age 18 the account will convert to a Simple Savings account.