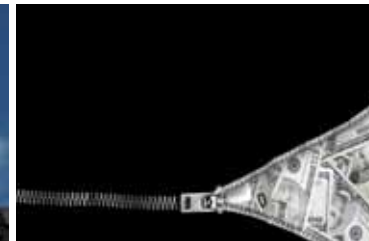


You Have Choices!

Information subject to change.
Current as of 12/15/09.

Choose the Family Value Banking Package That's Right for You!



BUSINESS FIRST

BUSINESS PLUS

BUSINESS INTEREST

This is a checking account for non-profit organizations, Sole Proprietors and Government Agencies

EMPLOYEE VALUE

(A product created for employees of businesses that bank with FNBNC)

Opening Deposit

\$100.00

\$100.00

\$1,000.00

\$100.00

Monthly Fees

\$12.00

\$25.00

\$10.00

None

Balance Required

• To Waive Monthly Service Fees

Maintain a minimum Daily Balance of \$5,000.00 or an Average Balance of \$7,500.00

Maintain a minimum Daily Balance of \$25,000.00 or \$35,000.00 Combined Monthly Average Balance

Maintain a Minimum Daily Balance of \$1,500.00

N/A

• To Earn Interest

N/A

N/A

Maintain a Minimum Daily Balance of \$1,000.00

N/A

Statement Imaging

Yes

Yes

Yes

Yes

Other Features

- On-Line Banking for \$10.00 a month
- Business Bill-Pay for \$9.95 a month
- No charge for the first 100 debits paid - \$.25 per item if over 100
- No charge for the first 20 deposits - \$2.00 per item over 20
- No charge for the first 200 deposit items - \$.15 per item over 200
- No charge for Currency/Coin deposited up to \$5,000.00 - a \$1.00 fee will be charged for each additional \$1,000.00

- FREE On-Line Banking and Bill-Pay
- \$50.00 towards first order of checks
- No charge for the first 200 debits paid - \$.25 per item if over 200
- No charge for the first 50 deposits - \$2.50 per item over 50
- No charge for the first 400 deposit items - \$.40 per item over 400
- No charge for the first 100 deposited OnUs items, \$.40 per item over 100
- A \$1.00 fee will be charged for each \$1,000.00 in currency/coin deposited or purchased

- On-Line Banking for \$10.00 a month
- Business Bill-Pay for \$9.95 a month
- No charge for the first 75 debits paid - \$.10 per item if over 75
- No charge for the first 15 credit items - \$.10 per item if over 15

- Debit MasterCard®
- First Telebanc
- FREE Checks (FNB style only)
- FREE Safe Deposit Box (small size or \$15.00 towards a larger size. \$4.00 key deposit required)
- Security First Savings Account (Required to be linked to checking as overdraft protection)
- Personal On Line Banking
- FREE Classic Bill Payment:
 - Plus Bill Payment Service is available for \$2 per month (first 90 days are free)

Contact a local branch for more information on our ANALYSIS CHECKING

