

## Checking

### KaChing! Checking

Minimum opening deposit ..... \$100  
 Tiered rates paid on balances up to \$30,000\*  
 Tiered rates paid on the portion of the balance  
 above \$30,000\*  
 Nationwide ATM fee refunds\*

*\*Earn tiered rates and nationwide ATM Fee Refunds at the end of each monthly statement cycle upon meeting the following qualifications:*

- 12 Debit Card transactions (point of sale) posted during the qualification cycle
- 1 Direct Deposit or ACH Auto Debit posted during the qualification cycle
- Electronic Statement (required)

### 1st Choice Club

Minimum opening deposit ..... \$1,000  
 Interest ..... Prevailing Rate  
 1st Choice Club CD (Premium CD) ..... Rate Varies  
 One-up rate on Certificates of Deposit. . 1x per term  
 1st Choice Checks ..... 400 Free per year  
 Monthly maintenance fee\*\*\* ..... \$12

\*\*\*Avoid fee by:

- A) maintaining \$1,000 daily balance, or
- B) linking to deposit accounts totaling \$10,000, or
- C) maintaining \$15,000 consumer loan balances\*

*\*Consumer loan balances are defined as installment loans, outstanding equity line balances, or equity loan balances.*

*Commercial loans, time notes, and mortgage loan balances are not included.*

Additional benefits: No-fee cashiers checks, safe deposit box discounts, consumer loan rate discounts\*\*

### Free Checking Account

Minimum opening deposit ..... \$100  
 No minimum balance after opening  
 No monthly maintenance fee  
 Unlimited transactions

### Interest Checking

Minimum opening deposit ..... \$500  
 Unlimited transactions  
 Monthly maintenance fee \$12, if daily  
 balance falls below \$500

*\*\*Subject to credit approval.*

## Money Market

### Money Market (Traditional)

Minimum opening deposit ..... \$2,500  
 Minimum daily balance (no monthly fee) ..... \$500  
 Monthly fee for under \$500 daily balance. .... \$15  
 Interest ..... Prevailing Rate  
 Up to 6 withdrawals per statement cycle at no charge  
 Over 6, per withdrawal. .... \$15

### 1st Index Account (Link to Fed Funds averages)

*Earn top interest tied directly to Fed Funds averages.  
 Your Annual Percentage Yield depends on your balance  
 and changes monthly (7th business day).*

Minimum opening deposit ..... \$1,000  
 Minimum daily balance (no monthly fee). .... \$1,000  
 Monthly fee for under \$1,000 daily balance ..... \$15  
 Up to 6 withdrawals per statement cycle at no charge  
 Over 6, per withdrawal. .... \$15

### Visa Check Card

Included with all checking accounts. You may  
 use your card wherever VISA Debit, PLUS<sup>®</sup>,  
 STAR<sup>®</sup>, or Accel<sup>®</sup> is accepted.

### Credit Cards

No annual fee for personal unsecured credit cards.\*\*



## Savings

### Statement Savings

|                                                 |                             |
|-------------------------------------------------|-----------------------------|
| Minimum opening deposit .....                   | \$100                       |
| Minimum daily balance (no monthly fee) .....    | \$250                       |
| Monthly fee for under \$250 daily balance ..... | \$4                         |
| Under age 21 .....                              | No minimum balance          |
| .....                                           | Interest at prevailing rate |
| Over 6, per withdrawal .....                    | \$5                         |

### Certificates of Deposit

*A variety of CD terms are available to fit your timeline and goals! Contact us today for more information.*

### Individual Retirement Accounts

**Standard IRA** Available with both variable and fixed rates.

**Roth IRA** A nondeductible account that features tax-free withdrawals for certain distribution reasons after a five year holding period.

**Education IRA** A nondeductible account that features tax-free withdrawals for a very specific purpose - a child's higher education expenses.

## Access Features

### Online Banking and Online Bill Pay

For 1st Access Online Banking or Bill Pay services and demonstration, visit [1stnatbk.com](http://1stnatbk.com)

### Mobile Banking - First Nat Mobile App

Access all of your accounts from anywhere with the First Nat Mobile App on your mobile devices!  
Available on Google Play Store<sup>®</sup> and Apple App Store<sup>®</sup>

### Telephone Banking

Local: 434-369-4064

Long Distance: 800-797-3421 (toll free)

## Loans

### Installment Loans

.25% off the annual percentage rate on a new fixed-rate installment loan when deducted from your First National checking account.\*\*

### Home Equity Lines of Credit

A flex home equity line of credit (HELOC) offers a combination of flexibility allowing you to borrow against your home equity. It's a variable-rate revolving credit line, similar to a credit card, where you can borrow, repay, and borrow again. The flex option includes features like fixed-rate, lock-in options, and the ability to manage your line of credit balance.

Ask us how to avoid or reduce closing costs.\*\*

### Fixed Rate Home Equity Loans

Homeownership comes with constant upkeep. We offer affordable loan options. Contact one of our loan officers to help you find the solution that fits your needs.\*\*

### Residential Mortgages and Construction and Land

We offer a variety of adjustable and fixed rate mortgage options through both our in-house portfolio and secondary market programs. Construction loans are also available. Contact us today to learn more about the financing solutions that may be right for you!\*\*

For complete product details, visit us online at [1stnatbk.com](http://1stnatbk.com)



6/2025



\*\*Subject to credit approval.

Locations in  
**Lynchburg, Danville,  
Charlottesville,  
South Boston,**  
and everywhere in-between!





## Smart Business Starts Here

Innovative banking solutions to support and grow your business, offering a progressive lineup of products and services! Whether you're just starting out or scaling up, we have the right tools to support your financial goals.

### Checking

#### Business Economy Checking

*Ideal for businesses with low transaction activity\**

- No minimum balance requirement
- No service charge
- The first 400 deposited items and/or checks paid are processed at no cost per statement cycle

#### Small Business Checking

*Perfect for businesses with low to moderate transaction activity\**

- Maintain a daily balance of \$1,000 to avoid the \$10 service charge
- The first 400 deposited items and/or checks paid are processed at no cost per statement cycle

#### Small Business Interest Checking

*For small businesses (or estates) wanting to earn interest\**

- Maintain a daily balance of \$2,500 to avoid the \$10 service charge and earn interest.
- The first 175 deposited items and/or checks paid are processed at no cost per statement cycle

#### Commercial Checking

*Built for businesses with high transaction volumes or specialized banking needs*

- Charges are reduced or eliminated based on average account balances
- Business Sweep available for qualifying accounts

### Savings

#### Business Savings

*Earns interest at the prevailing rate*

- Maintain a daily balance of \$250 to avoid the \$4 service charge
- 6 transfers or withdrawals per statement cycle. \$2 for each transfer/withdrawal over

### Money Market

#### Business Money Market Account

- Maintain a daily balance of \$500 to avoid the \$15 service charge
- Interest earned at prevailing tiered rates
- Earn more while keeping cash liquid
- Easy access to funds with check-writing capabilities

### Credit Cards

#### Business Credit Cards

- Flexible options tailored to your needs
- Reward programs and expense management tools\*\*

### Loans

#### Business & Commercial Real Estate Loans

- Financing for property purchases, equipment, expansion, and more
- Competitive rates and terms customized to your goals\*\*



## Giving *Bank* to Non-Profits & Churches!

### Why We Do It:

As a community-focused bank, we believe in supporting the organizations that strengthen our neighborhoods. That's why we've created this checking account designed specifically with non-profits in mind.

### Nonprofit Checking

- No minimum balance requirements  
*(just \$100 to open the account)*
- No Statement fee
- ACH & Bill Pay Services *(fees may apply)*
- Unlimited Check Writing
- Free Online & Mobile Banking
- Dedicated Local Support

Whether you're a church, charitable organization, or community foundation, our checking account helps you focus on what matters most – serving others – without the burden of unnecessary fees.



### Financing That Helps Grow Your Ministry

We understand the unique needs of faith-based and non-profit organizations. That's why we offer custom financing solutions, including:

- *Property Purchases \**
- *Construction, Renovations & Additions \**
- *Equipment Loans \**
- *Transportation Vehicles \**
- *Refinancing of Existing Loans \**

### We Serve Your Congregation, Too!

We're here for your members with banking products designed to support their personal financial goals:

- *Personal Checking & Savings*
- *Auto & Home Loans \**
- *Credit Cards \**
- *Online & Mobile Tools*
- *Financial Education Resources*



**Let's Partner Together to Serve the Community.**

\* Subject to  
credit approval.

Member  
**FDIC**  
FEDERAL DEPOSIT INSURANCE CORPORATION

7/2026



# Introducing the **1st@Work Program!**



## ***Experienced Banking, Delivered To Your Workplace.***

Imagine a banking experience designed entirely around your convenience, where expert, personalized service comes directly to you at your place of work! With our innovative **1st@Work Program**, we bring a full suite of banking products and services straight to your employer's location. Skip the trip to the branch; let us handle your financial needs right where you are so you can focus on what matters most.

### **Digital**



- **Payments**<sup>^</sup> – (Wallet: Apple®/Android®) Apple Pay®, Google Pay®

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- **Mobile Banking**<sup>^</sup> – Card controls, travel alerts, balance alerts, spending trends, transfers, deposit a check, and more
- **Online Banking**<sup>^</sup> – 24-hour access to all accounts, check images, statements, export to financial software, transfer funds between accounts, and more
- **Bill Pay**<sup>^</sup> – Pay bills electronically, or if the payee doesn't accept electronic payments, we can still save you the trip to the mailbox with no postage expense
- **Zelle**<sup>®^</sup> – Send money quickly and securely to people you know and trust

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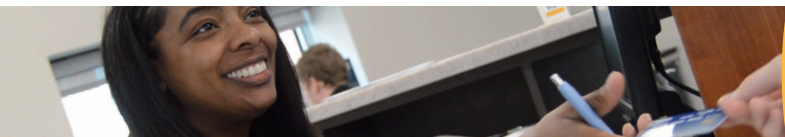
<sup>^</sup>Enrollment is required. Other terms and conditions may apply. Mobile or wireless data rates may apply. Please check with your carrier for details.



### **Secure**

- When you add your card information to your phone, it is replaced with a unique encrypted account number
- Each transaction is securely authenticated with your fingerprint, your face, or your device passcode
- Your card and authentication information are never shared with the merchant or transmitted with the payment
- If your device is lost or the merchant's systems are compromised, your actual card information will be safe
- Debit cards have "tap" capability for added security and ease of use





## Deposits

- **Checking** account – No minimum balance required
- **Overdraft protection** – linking accounts, or 1st Advantage Plan, or Overdraft Privilege
- **ATM** fee refunds
- **Checks** – no cost
- **Savings** account – No minimum balance required with monthly transfer from FNB checking account
- **Money Market** account – An interest-bearing money market account offers some of the flexibility of a checking account with the interest structure of a savings account
- .25% rate increase on any **Certificate of Deposit** term

## Loans



- **Mortgage Discount** – up to .25% mortgage loan settlement credit combined with a competitive rate (max credit \$250)\*
- **Personal loans** (non-real estate) – .50% reduction in rate when auto-drafted from a First National checking account\*
- **No Closing Costs** (up to \$2,000 on HELOC's or Fixed Home Equity Loans of \$25,000 or greater)\*
- **Skip-a-Payment** (subject to terms, eligibility, and Bank offering)

\*Subject to credit approval. Terms and conditions apply. The information contained herein (including but not limited to any description of the company and its lending programs and products, eligibility criteria, interest rates, fees and all other loan terms) is subject to change without notice. Restrictions apply. This is an advertisement and not a commitment to lend. First National Bank NMLS# 424216 (nmlsconsumeraccess.org). Equal Housing Lender.



## Additional Benefits!

- **Insurance** – no cost, no obligation, check up on all insurance needs\*\*
- **Financial Check-Up** – work with an experienced financial professional to review your goals and develop an actionable plan to achieve them\*\*
- No cost 3x5 **safe deposit box** (or \$25 credit towards a larger size box) based on availability

**\*\*Not FDIC insured, no bank guarantee, and may lose value**



# Fee Schedule

## Transaction Services

|                                                                                                       |           |
|-------------------------------------------------------------------------------------------------------|-----------|
| Account Verification Fee (Deposit or Loan) .....                                                      | \$5       |
| ATM Usage Fee (Non-FNB Network) .....                                                                 | \$2       |
| Bill Pay, per item .....                                                                              | No Charge |
| Bill Pay Non-Sufficient Funds, per item .....                                                         | \$35      |
| Cashier's Check, per check .....                                                                      | \$8       |
| Charged Off Account Fee .....                                                                         | \$20      |
| Check Cashing for Non-Customers, per check .....                                                      | \$10      |
| Consumer Online Banking .....                                                                         | No Charge |
| Dormant Account Service Fee .....                                                                     | \$8       |
| Early (Checking/Savings) Closure, closed <i>within first 90 days</i> ..                               | \$20      |
| Escheatment Fee .....                                                                                 | \$10      |
| Excessive Withdrawal Fee for Money Markets<br>(excess of 6 per statement cycle), per occurrence ..... | \$15      |
| Excessive Withdrawal Fee for Savings<br>(excess of 6 per statement cycle), per occurrence .....       | \$5       |
| External Transfers (online) .....                                                                     | \$5       |
| Foreign Currency Order/Exchange (minimum charge) .....                                                | \$35      |
| Garnishment or Levy, per notice .....                                                                 | \$115     |
| IRA Transfer (external transfer) .....                                                                | \$65      |
| Lost Cashier's Check .....                                                                            | \$35      |
| Telephone Transfer Fee, per transfer .....                                                            | \$5       |
| Stop Payment Fee .....                                                                                | \$35      |
| Zelle (Send/Receive) Fee .....                                                                        | No Charge |

## Office Services

|                                                            |           |
|------------------------------------------------------------|-----------|
| Account Reconciliation and Research, per hour .....        | \$30      |
| Copy of Check Image, per check .....                       | \$3       |
| Counter Checks (3 Checks per page) .....                   | \$3       |
| Debit Card Replacement Fee .....                           | \$10      |
| Notary Service (customers only) .....                      | No Charge |
| Photocopies, per page .....                                | \$1       |
| Paper Statement Fee (including reprinted statements) ..... | \$5       |
| Returned Statement/Undeliverable Address Fee .....         | \$5       |

## Overdraft Protection and NSF Fees

|                                                                                |      |
|--------------------------------------------------------------------------------|------|
| 1st Advantage Transfer Fee, per transfer .....                                 | \$10 |
| Non-Sufficient Funds (Returned Item) Fee (Cap of 5 per day),<br>per item ..... | \$35 |
| Overdraft Transfer Fee, per transfer .....                                     | \$10 |
| Overdraft (NSF Paid Item) Fee, per item .....                                  | \$35 |

## Wire Transfers

|                                   |      |
|-----------------------------------|------|
| Domestic Outgoing Wire .....      | \$30 |
| Domestic Incoming Wire .....      | \$15 |
| International Outgoing Wire ..... | \$50 |
| International Incoming Wire ..... | \$25 |

## Collections

|                                                         |      |
|---------------------------------------------------------|------|
| Collection Item -- Incoming (Domestic or Foreign) ..... | \$45 |
| Collection Item -- Outgoing (Domestic or Foreign) ..... | \$45 |
| Collection of Securities .....                          | \$50 |
| Purchase of Securities .....                            | \$50 |

## Safe Deposit Boxes

|                                                 |       |
|-------------------------------------------------|-------|
| Box Size 2"x5" .....                            | \$20  |
| Box Size 3"x5" .....                            | \$25  |
| Box Size 3"x10" .....                           | \$50  |
| Box Size 10"x10" .....                          | \$100 |
| Box Size 5"x5" .....                            | \$45  |
| Box Size 5"x10" .....                           | \$60  |
| Box Size 7"x10" .....                           | \$75  |
| Safe Deposit Box Drilling Fee .....             | \$200 |
| Safe Deposit Box Replacement Key, per key ..... | \$25  |

## Business Services

|                                     |      |
|-------------------------------------|------|
| ACH Same day, per transaction ..... | \$1  |
| Locked Canvas Bags (each) .....     | \$32 |
| Vinyl Zipper Bags (each) .....      | \$7  |

*\*Effective as of 5/5/2025*