

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[®],
 STAR[®], or Accel[®] 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

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[®] and Apple App Store[®]

Telephone Banking

Local: 434-369-4064
Long Distance: 800-797-3421 (toll free)



***Subject to credit approval.*

and everywhere in-between!

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



Locations in
**Lynchburg, Danville,
Charlottesville,
South Boston,**