

Commercial Checking Accounts

Service Charge Schedule

(Effective June 1, 2005)

• Basic Monthly Maintenance Charge	\$8.00
• Ledger Entries	\$.15 each
• On Us Items	\$.04 each
• Iowa Items	\$.07 each
• Out of State Items	\$.09 each
Subtotal of Charges	_____
Less Balance Credit*	_____
Total Monthly Service Charge (if any)	_____

*The balance credit will be based on the average 91-day Treasury Bill rate for the current month and will be calculated on the average collected balance less a 10% reserve requirement. Uncollected balances will be charged the 91-day Treasury Bill rate plus 3%.

Funds Availability Schedule

- | | | | |
|--------------------|-----------|---------------------------|--------|
| • On Us | Immediate | • Government Checks | 1 Day |
| • Iowa Items | 1 Day | • Out of State | 2 Days |

Note: First National does not charge a FDIC insurance assessment or premium.

Deposit Lock Bag Fees**

- 1 Bag – Small
- 1 Bag – Large
- Additional Bags

**First year lock bag fees will be waived.

Commercial Money Market Account

Service Charge Schedule

(Effective June 1, 2005)

- | | |
|---|----------------------------|
| • Ledger Entries
(deposits and withdrawals) | • Deposited Items |
| - First 10 Entries | - On Us Items |
| - Additional Entries | - Iowa Items |
| | - Out of State Items |

Business Internet Banking

Commercial Cash Management

Set-up	\$25.00
Monthly Maintenance	\$25.00
Per ACH item	\$0.09

Small Business Internet Banking

No Monthly Fee • Online Bill Payments \$.50 each

