LOCAL PERSONAL ACCESSIBLE

Acount Services Guide

You'll Bank... Better Than Ever!



www.FNBdm.com

Member FDIC

1ST FIRST NATIONAL BANK

What Banking Should Be.

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BANKING CONVENIENCE

Have questions?

Please contact customer service at 515-232-5561 or email info@FNBdm.com.

Welcome to First National Bank!

We are excited that you are now a First National Bank customer as a result of our recent acquisition of First Bank. First National Bank is a full-service bank, serving Ames, Ankeny, Johnston, Valley Junction and West Des Moines. You can count on us for local decisions, the latest in banking technology and an experienced, knowledgeable staff. As a Central Iowa-based bank for over 110 years, we are personally invested in each community we serve.

This welcome booklet contains information on many of First National Bank's products and services and will give you important materials regarding the conversion process. Please read through these documents carefully. The following information is enclosed to make the transition to First National Bank as seamless as possible:

- Account Conversion Guidelines
- Account Descriptions
- Online Banking and Bill Pay Set Up Process
- Disclosures and Privacy Notice
- Deposit Rate Information

The final conversion to the First National Bank systems will occur December 11-15. During this time, all checking and savings accounts, certificates of deposit and loan records will be transferred to First National Bank's system. **Your account numbers will not be changing, and your direct deposits and automatic withdrawals will continue to process as normal.** You should continue to use your current checks and debit card. As reorders occur, you will see the First National Bank name on all printed materials.

The only action needed is for you to sign up for Online Banking Services. On December 13, your current Online Banking will become inactive. Between now and December 13, please complete the following steps:

1. If you had Online Statements with First Bank and you want to access them after December 11, log in to Online Banking at www.FirstBankdm.com and download or print your statements. Please remember that although you will not be able to view your First Bank statement online after December 11, you have the option to contact customer service to receive copies.
2. Visit the First National Bank website, ***www.FNBdm.com***.
3. Click "Sign Up" under the "Online Banking" section in the top, left-hand corner. Complete the registration process. Remember your username and password.
4. On December 16, use your new username and password to access your accounts at ***www.FNBdm.com***.
5. After December 16, you can log in to Online Banking at ***www.FNBdm.com*** and begin taking advantage of Online Bill Pay, Mobile Banking, Text Banking, Mobile Deposit, Purchase Rewards and FinanceWorks.

"We are excited to be your Bank! First Bank is a great fit for First National Bank's family-focused, community banking style, and we are looking forward to building relationships with you and growing in West Des Moines and Johnston."

Scott T. Bauer,
President

"As a long-time West Des Moines resident and banker, I've had the opportunity to get to know so many community members and businesses. First National Bank's model of local decision making, responsive service and latest in banking technology is a great addition to the West Des Moines and Johnston communities, and I know you will enjoy the personal service you will receive."

Dean M. Whitaker,
Market President



Johnston



Valley Junction



West Des Moines

In addition to the new banking technology that makes banking easier, there are many benefits to this new partnership, including:

- ADDITIONAL BANKING LOCATIONS. Now you have access to offices in Ames and Ankeny in addition to your current banking locations in Johnston, Valley Junction and West Glen.
- AN EXPANDED ATM NETWORK. With Privileged Status and the new First National ATMs, you have access to over 100 FREE ATMS throughout Des Moines, Johnston, Ankeny and Ames.
- NEW BANKING SERVICES. Watch for expanded services like First Point Wealth Management, Private Banking and Mortgage Services coming soon!

We understand that any change with your banking services can be unsettling. Rest assured the same familiar staff is here to provide the superior customer service experience you expect. Our goal is to make this transition as easy as possible for you.

If you have any questions, we invite you to contact us at 515-232-5561 or email *info@FNBdm.com*. We look forward to continuing to serve you and showing you ***"What Banking Should Be."***

Sincerely,



Scott T. Bauer
President



Dean M. Whitaker
Market President

ACCOUNT CONVERSION GUIDELINES

During the conversion process, our goal is to match your current account to a similar First National Bank account. Should you wish to change your account to another product or have questions, please call Customer Service at (515) 232-5561. The first column shows the name of your account at First Bank, and the second column indicates the corresponding First National Bank account. Please refer to pages 6-9 to review product descriptions and minimum balances to avoid service charges. We are working diligently to assure as little disruption to your account(s) as possible.

CHECKING ACCOUNTS

FIRST BANK ACCOUNT NAME	FIRST NATIONAL BANK ACCOUNT NAME
1st Preference	First Preference
1st Preference Plus	First Preference Plus
55+ Checking	Free Checking
Business Advantage Checking	Basic Business Checking
Business Checking	Commercial Checking
Corporate Sweep	Commercial Checking
E- Checking	Free Checking
First Bonus Checking	First Bonus Checking
Free "Bank At Work"	Employee Plus
Free Checking	Free Checking
HSA Family	HSA Checking Family
HSA Individual	HSA Checking Individual
Interest Checking	Checking with Interest
Lawyer/Real Estate Trust	Commercial Checking with Interest
Non-Profit Checking	Non Profit Checking
Non-profit Interest Checking	Non Profit Checking
Public Fund Checking	Public Funds Non Interest
Public Fund Interest Checking	Public Funds Interest
Regular Checking	Free Checking
Simply First Checking	Free Checking
Small Business Checking	Basic Business Checking
Small Business Plus	Basic Business Checking

SAVINGS ACCOUNTS

FIRST BANK ACCOUNT NAME	FIRST NATIONAL BANK ACCOUNT NAME
1st Preference Money Market	Money Market
55+ Savings	Savings
Business Advantage Money Market	Commercial Money Market
Corporate Savings	Repurchase Agreements
First Bonus Savings	E-ccelerated Savings
Free "Bank At Work"	Savings
Kids Bank (available only through school partnerships)	Kids Bank
Kids Club Savings	Kids First Savings
Minor Savings	Kids First Savings
Money Market	Money Market
Money Market IRA	Convert to Certificates of Deposit
Money Market Public Funds	Savings Public Funds
Premium Business Money Market	Commercial Money Market
Public Funds	Savings Public Funds
Savings	Savings

FREQUENTLY ASKED QUESTIONS

Will my Account Number change? What about the routing number?	Your account numbers will not change, and your direct deposits and automatic withdrawals will continue to process as normal. First National Bank's routing number is #073902274, however, First National Bank has also acquired First Bank's routing number, #073903367.
Will I receive new checks?	You can continue to use your current First Bank checks. When it is time to reorder, follow the same process you have used in the past. The checks will simply arrive with the new First National Bank logo. No action is needed at this time.
What about my ATM/Debit Cards?	If you have an ATM or debit card, continue to use it. When your current card expires, you will receive a new First National Bank card as a replacement.
Are there fees to use your ATM/Debit Card?	First National Bank has NO annual fee for the debit card and does not charge customers transaction fees, even if you use an ATM not owned by us. We are also part of the Privileged Status ATM network, so you may use thousands of Privileged Status ATMs across Iowa without paying transaction fees. Please note that other banks many charge you for using their ATMs.
How do I access Online Banking?	Continue to access Online Banking through www.FirstBankdm.com until December 11, 2014. After December 16, you will begin to use the new First National Bank Online Banking service by registering at www.FNBdm.com. Once you are signed up, you can start using Online Banking, Online Bill Pay, Mobile Banking, Mobile Deposit and Text Banking – all new services to you and designed to make your banking better than ever.
I currently receive my statements online. Does First National Bank offer Online Statements?	***Yes!*** Once you have registered for Online Banking, you will have the option to sign up to receive your statements online. There are NO fees for this service and our customers have found online statements are faster than the mail, safe, secure and easy to save and retrieve. *If you are currently receiving online statements from First Bank, we would suggest saving or printing any statements in which you would like future access. After December 11, these statements will not be available online.*
I currently use First Bank's Telephone Banking system. Can I access my account information by phone?	***Yes!*** First National Bank offers two options, Telephone Banking and Mobile Banking, to make banking on-the-go easy! **Telephone Banking:** From now until December 16, 2014, you may continue to access your accounts through First Bank's current telephone banking system by calling 515-225-2641. After December 16, your account information will be available by telephone by calling First National Bank's system at (515) 224-8395. **Mobile Banking (available December 16):** Once you sign up for Online Banking, you can begin using Mobile Banking and all the available features after December 16. We offer the "Triple Play" – Mobile Website, Text Banking and iPhone and Android apps. It's simple to use, secure and FREE! You must be enrolled in the First National Bank Mobile Banking System prior to accessing these new features:

(Mobile Banking features continued)

Text Banking: Log in to online banking at www.FNBdm.com and click on the "Mobile Banking & Alerts" tab. Follow the instructions to register your mobile phone.

Mobile Website: Open a browser on your mobile phone and enter First National Bank's URL (www.FNBdm.com). Enter your user ID and password.

iPhone and Android Apps: Download the apps from the Apple iTunes® or Android™ Play Store. At the app store, search for "First National Bank Des Moines."

What if I am a Loan Customer?

If you are a First Bank loan customer, all loan payments should be made to First National Bank. If you have been mailing your loan payments to First Bank, please continue to mail or deliver payments as you have been doing. All automatic payments will process as usual.

What if I want to apply for a loan?

First National Bank is ready to help. Stop into any of our offices or simply visit www.FNBdm.com. At the top right of the page, click on the "Apply Online." This tab provides many online applications, including mortgage and home equity applications.

What about other account relationships?

Certificates of deposit, savings accounts, Individual Retirement Accounts (IRAs) and safe deposit boxes require no action. First National Bank became the custodian of IRAs effective after the close of business on August 29, 2014.

Are the Banking Hours changing? What are the Bank Hours?

The Banking Hours are not changing. All locations will be open as follows:

WEST GLEN	**Lobby Hours:**	Monday-Friday 9:00 a.m. – 5:00 p.m. Saturday 9:00 a.m. – 12:00 p.m.
	Drive Up Hours:	Monday-Friday 8:00 a.m. – 5:30 p.m. Saturday 9:00 a.m. – 12:00 p.m.
VALLEY JUNCTION	**Lobby Hours:**	Monday-Friday 9:00 a.m. – 5:00 p.m. Saturday 9:00 a.m. – 12:00 p.m.
	Drive Up Hours:	Monday-Friday 8:00 a.m. – 5:30 p.m. Saturday 8:00 a.m. – 12:00 p.m.
JOHNSTON	**Lobby Hours:**	Monday-Friday 9:00 a.m. – 5:00 p.m. Saturday 9:00 a.m. – 12:00 p.m.
	Drive Up Hours:	Monday-Friday 8:00 a.m. – 5:30 p.m. Saturday 9:00 a.m. – 12:00 p.m.

Have questions?

Please contact customer service at 515-232-5561 or email info@FNBdm.com.

PERSONAL CHECKING

	PERKS	MINIMUM BALANCES	MONTHLY SERVICE CHARGES	INTEREST*
FREE CHECKING	• No minimum balance or monthly fee • Unlimited check writing, ATM withdrawals and account debits at no charge • Check images stored at bank or available through Online Statements	$0	$0	No
CHECKING *WITH INTEREST*	• Earn interest by maintaining a low minimum balance • Unlimited check writing, ATM withdrawals and account debits at no charge • Check images stored at bank or available through Online Statements	$500 minimum balance or $1,000 average monthly balance	If balance falls below the minimum during a monthly cycle, a $3.00 maintenance fee and $.15 activity fee per debit** applies.	.05% APY Interest accrued on daily collected balances of $500 or more
PREMIER **CHECKING**	Earn interest and take advantage of special benefits by maintaining a higher minimum balance • Unlimited check writing, ATM withdrawals and account debits at no charge • No annual fee ATM or Photo Debit Card • $100 discount on mortgage closing costs • Preferred rates on new consumer loans *(.10% decrease)* • Preferred rates on CDs *(.10% increase)* • Preferred rates on checks *($5 credit toward your check of choice)* • Free Safe Deposit Box for one year • Higher debit card limits • Check images stored at bank or available through Online Statements	$2,500 minimum balance or a $5,000 average monthly balance	If balance is between $500 and $2,500, a $5.00 maintenance fee applies. For balances below $500, a $10.00 maintenance fee applies.	.05% APY Interest accrued on daily collected balances of $2,500 or more
FIRST PREFERENCE*** (No new accounts accepted after September 1, 2014)	• Interest paid monthly • Free 3x5 Safe Deposit Box *(or $26 credit toward the box size of your choice)* • Free Specialty Gray Checks • Free Cashier's Checks • Free Stop Payments	$5,000 Combined Checking, Savings, CD Deposits	If balance falls below the minimum during a monthly cycle, a $15 maintenance fee applies.	Tiered $0 ..... .02% APY $10,000 ..... .05% APY $25,000 ..... .08% APY $100,000 ... .10% APY
FIRST PREFERENCE PLUS*** (No new accounts accepted after September 1, 2014)	• Interest paid monthly • Free 3x5 Safe Deposit Box *(or $26 credit toward the box size of your choice)* • Free Specialty Gray Checks • Free Cashier's Checks • Free Stop Payments	$1,000 Combined Checking, Savings, CD Deposits	If balance falls below the minimum during a monthly cycle, a $15 maintenance fee applies.	Tiered $0 ..... .02% APY $10,000 ..... .05% APY $25,000 ..... .08% APY $100,000 ... .10% APY
FIRST BONUS CHECKING (No new accounts accepted after September 1, 2014)	Receive a higher interest rate on your checking account by meeting the following checking qualifications: • Set up direct deposit or two automatic withdrawals • Register for Online Banking • Order your debit card	$0	$0	.70% APY
HEALTH SAVINGS ACCOUNTS (HSAs)	• A HSA combined with a High Deductible Health Plan can reduce healthcare costs and provide a tax-advantaged, lifetime medical savings account • No set up or annual fees • Free debit card and online access	$500	If balance falls below $500 during a monthly cycle, a $5 maintenance fee applies.	Tiered $0 ..... .05% APY $5,000 ..... .15% APY

* Annual Percentage Yield (APY) as of October 15, 2014. Rates subject to change.

** Debits include checks, ATM withdrawals, automatic payments and account withdrawals.

*** This account will no longer include AD&D insurance or access to discounted event tickets.

PERSONAL SAVINGS

	PERKS	MINIMUM BALANCE	MONTHLY SERVICE CHARGES	INTEREST*
KIDS FIRST SAVINGS	• Designed for youth under the age of 16 • Interest compounds quarterly • Earn prizes for saving	$0	$0; To encourage saving, withdrawals in excess of three per month will be charged $0.50 each.	.05% APY
KIDS BANK	• Details available through Partner Elementary Schools	$0	$0	.70% APY
SAVINGS	• Interest compounds quarterly • Set up period transfers from Checking to Savings • Set up automatic transfers from Savings to Checking to avoid overdrafts	$300	If balance falls below $300 during a monthly cycle, a $3 maintenance fee applies. Withdrawals in excess of three per month will be charged $0.50 each.	.05% APY
MONEY MARKET	• Interest compounds monthly • Set up period transfers from Checking to Savings • Set up automatic transfers from Savings to Checking to avoid overdrafts • Unlimited cash withdrawals • Unlimited in-bank transfers	$1,000	If balance falls below $1,000 during a monthly cycle, a $5 maintenance fee applies plus an activity fee of $.015 per debit for the entire statement cycle.	Tiered $0 ..... .10% APY $10,000..... .15% APY $100,000 ..... .20% APY
E-CCELERATED SAVINGS	Receive a higher interest rate on your savings account by meeting the following checking qualifications: • Set up direct deposit or two automatic withdrawals • Register for Online Banking • Order your debit card	$0	$0	.70% APY

* Annual Percentage Yield (APY) as of October 15, 2014. Rates subject to change.

BUSINESS BANKING DEPOSIT SERVICES

Commercial Checking

- No minimum balance
- Monthly statements and check images to make recordkeeping easy
- Statements and check images also available on CD-ROM
- Activity charges based on monthly activity (see page 24 for details)
- Balances may be used to offset activity charges

Commercial Checking with Interest

- No minimum balance
- Monthly statements and check images to make recordkeeping easy
- Statements and check images also available on CD-ROM
- Activity charges based on monthly activity (see page 24 for details)
- Interest paid on all balances
- Annual Percentage Yield as of October 15, 2014: .05%

Basic Business Checking

- No monthly fee by maintaining a $500 minimum balance*
- 250 FREE combined transactions (checks, deposits, deposited items, ACH and electronic items); excess items charged $0.25 each
- Monthly statements to make recordkeeping easy
- Check image safekeeping
- Statements and check images also available on CD-ROM

* If balance falls below $500, a low $5 monthly fee will be assessed.

Free Non-Profit Checking

Available to qualifying groups and non-profit organizations

- No minimum balance, monthly fee, or per item fee
- Check image safekeeping
- Statements and check images also available on CD-ROM

Public Funds, Public Funds with Interest and Savings Public Funds

- Each Public Funds account is structured to meet the individual needs of each entity. Please call Dean Whitaker at 515-273-8903 or specific details on this account type.

Commercial Money Market

- $2,500 minimum balance
- Unlimited in-bank transfers
- Limited check writing privileges (three per month)
- Statements and check images available on CD-ROM
- If balance falls below $2,500, a $15 maintenance fee applies.
- $1.00 fee for each withdrawal in excess of six per month
- Annual Percentage Yield as of October 15, 2014: .05%

Employee Plus Program

As a First National Bank business customer, you can reward your employees with a special package of personal banking services. We're happy to talk to your team about the advantages of First National Bank in meeting their own financial needs.

Here's what your employees can benefit from:

- Free checking account with interest on balances over $2,500
- Free debit card
- Free standard checks or $5.00 discount on the checks of your choice
- Free internet banking and online bill pay
- Free safe deposit box for one year (3" x 5" size)
- One forgiven overdraft per year
- Automatic deposit, if available
- Complimentary annual financial review and check-up
- Mortgage closing cost discount

BUSINESS BANKING ONLINE SERVICES

Commercial Cash Management

Our complete Business Online Banking suite – all the services you need to maximize your cash management electronically. We provide two packages to meet your specific business needs.

Package 1: Commercial Cash Management

Account Information & Access

- Multiple Sign-ons (assign separate levels for each employee)
- View balances and transfer funds
- Receive email alerts
- Export transactions to spreadsheets
- Generate customized reports
- View check images
- Pay bills online
- Request copies of cancelled checks or deposit slips
- Download transactions to Quickbooks through Web Connect
- Email customer service requests
- Place stop payments

Package 2: Commercial Cash Management with ACH & Wires

Includes all the features of Package 1 plus the following:

- ACH capabilities
- Pay employees electronically
- Receive payments electronically
- Pay vendors electronically
- Concentrate funds from external bank accounts to internal accounts
- Upload payroll files
- Initiate wire transfers
- Added peace of mind with Go ID security tokens for ACH transactions (two tokens included)

Have questions?
Contact our online banking experts at 515-232-5561.

Small Business Online Banking

Small Business Internet Banking offers a basic package of online services to help you manage your company's everyday banking needs from your computer.

Account Information

- View account balances and transactions
- Transfer funds between accounts
- View check images online

Pay Bills Online

- No checks, no envelopes, no stamps, no hassles
- Schedule one-time or recurring payments
- View payment history
- Generate payment reports
- Pay bills with a click of the mouse
- No monthly fee and minimal per payment fee

Convenience

- Generate customized reports to monitor your budget
- Reconcile your accounts, without waiting for a monthly statement
- Download transactions to Quicken through Direct Connect
- Set up email notifications

EZ eDeposit

EZ eDeposit allows you to deposit your checks directly from your desk, office or home. No more stops into the bank every day. No more paying for a courier. By electronically depositing your checks, banking with First National becomes even easier.

Peace of Mind

With EZ eDeposit, your checks never leave your place of business and all transactions are protected with encryption, firewalls and passwords.

Streamlined Operations

EZ eDeposit streamlines operations by automating the process of creating deposit tickets.

Save Time and Money

When you no longer have to worry about the cost and liability of sending an employee or courier to the bank every day, you save time and money.

ACCESSING YOUR ACCOUNTS

You are busy. We make it easy for you to access your accounts while maintaining the highest security standards.

Available December 16, 2014

DEBIT CARD

Simple to use and completely safe, our debit cards are perfect for everyday expenses and easy transactions. FNB Debit Cards are accepted at any ATM that displays the Cirrus or Shazam logo, worldwide. Additionally, there is no ATM charge at FNB or Privileged Status ATMs and no monthly or annual fees.*

PRIVILEGED STATUS ATM NETWORK

Enjoy no ATM fees when you use your card at a Privileged Status ATM.

ONLINE BANKING

Total control of your First National Bank accounts is always available at your fingertips, thanks to our easy-to-use Online Banking service. With Online Banking, you can access your accounts 24-hours a day, seven days a week from your home or office.

ACCOUNT ACCESS • MOVE MONEY • ONLINE BILL PAY • ONLINE STATEMENTS
FINANCEWORKS • PURCHASE REWARDS • TURBO TAX • MOBILE DEPOSIT

MOBILE BANKING

Get your account information anytime, anywhere with Mobile and Text Banking from First National Bank, Ames/Ankeny. We offer the "Triple Play" – Mobile Website, Text Banking and iPhone and Android apps. Mobile Banking allows you to do more banking on the go. It's simple to use, secure and FREE!

TEXT BANKING: Log in to Online Banking and click on the "Mobile Banking & Alerts" tab. Follow the instructions to register your mobile phone.

MOBILE WEBSITE: Open a browser and enter First National Bank's URL, *www.FNBdm.com*. Enter your user ID and password – the same you use for Online Banking.

IPHONE AND ANDROID APPS: Download the apps from the Apple iTunes store or Android Google Play. You can even deposit checks through the app. Search your store for "First National Bank Des Moines."

TELEPHONE BANKING

Check your balance, transfer money, even advance funds from your home equity line of credit – all at your fingertips! Our Telephone Banking service is simple to use – all you need is your account number, your Social Security Number and a touch tone phone.

1. Dial (515) 224-8395
2. Be ready with your account number and PIN. If you have not selected a PIN, your PIN is the last four digits of your Social Security Number. (During your call, you will be asked to establish your own PIN.)
3. After the greeting, enter your bank location code, which is "1."

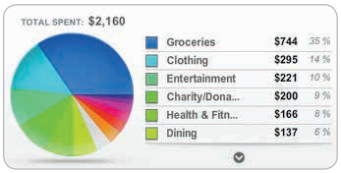
CHECKS

Choose from a wide variety of checks. Ask a representative for details or order online at www.FNBdm.com.

*If you use an ATM not owned by First National Bank, the owner of the ATM may charge you a transaction fee. There is a $3 fee per deposit exceeding two deposits per statement cycle made at non-First National ATMs.

ONLINE BANKING SERVICES

Beginning December 16, 2014, you will have access to the entire suite of online banking services.

	Features	Get Started!
ACCOUNT ACCESS	The financial information you need at your fingertips. Check balances and transactions, view check images, transfer funds between accounts, download notifications and more. into Quicken™, set balance notifications and more. 	• Visit www.FNBdm.com. • Fill out the registration form. Be sure to include your password selection. Submit the form. • Once the application is submitted, you will receive a confirmation by email notifying you that we have received your registration. • Within two business days, you will receive a second email that will let you know when you can start accessing your online information.
ONLINE BILL PAY	Pay anyone you would normally pay by check, at your convenience, at your computer or through mobile banking. No checks, no envelopes, no stamps, no hassles, no fees! Check out the demo online to learn more.	• Log in to Online Banking and click on the Bill Pay button. • You will be prompted to fill out a Bill Pay application. • After the application is submitted, you will be able to start paying your bills online in just two–three days.
ONLINE STATEMENTS	Receive your statements through Online Banking.	Log in to Online Banking. Click on the "Online Statements" button. Accept the Online Statement Disclosure form. You can now view your statements online.
FINANCEWORKS	**Online Budgeting Tools** • Manage your finances in one place. View your complete financial picture across 16,000+ financial institutions. • See where you're spending your money. FinanceWorks automatically categorizes your expenses. You can even create your own categories. • Set your financial goals and monitor progress. Track your budget through a simple online tool.	Log in to Online Banking. FinanceWorks is available under "Manage Money" tab. 
TURBOTAX	We want to help you keep more of your hard-earned money and get back every penny you deserve. That's why we offer TurboTax right inside your FNB online banking account.	Log in to Online Banking. TurboTax is available under "Manage Money" tab.
PURCHASE REWARDS	At First National Bank, we understand everyone wants to save money; we make it easier by giving you cash back when you shop with your First National Bank debit card at designated locations. Activate exclusive cash back offers through Online Banking.	• Log in to Online Banking. • Look for Purchase Rewards on the homepage. • Click to activate offers. Use your First National Bank debit card in stores or online to make a purchase at the locations of the activated offers. • See cash back deposits in your checking account at the end of the next month.
MOBILE BANKING with MOBILE DEPOSIT	 Get your account information anytime, anywhere with mobile phone through the iPhone or Android apps. It's simple to use, secure and FREE!	• Download the iPhone or Android App from the Apple iTunes store or Android Google Play. • Search for "First National Bank Des Moines." • Click "Deposit Checks" and follow the instructions to make deposits.
QUICKEN™ DOWNLOAD	Download your transactions directly to Quicken™ Software.	Contact an Online Banking representative at (515) 232-5561 to set up a username and password.
SECURITY	Enhanced Login Security protects your accounts from unauthorized access. It identifies you as the true "owner" of your accounts by recognizing not only your password but your computer as well.	If we don't recognize your computer – you've logged in from a public computer or one you haven't used before – we'll verify your identity to prevent unauthorized access.

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DEPOSIT ACCOUNT TERMS AND CONDITIONS

AGREEMENT. This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws, the laws of the state of Iowa and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

1. Summarize some laws that apply to common transactions;
2. Establish rules to cover transactions or events which the law does not regulate;
3. Establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
4. Give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document.

As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

LIABILITY. You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

DEPOSITS. We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

WITHDRAWALS.

Generally. Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated Checks. A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and Withdrawal Rules. If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify it as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

Overdrafts. You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Multiple Signatures, Electronic Check Conversion, and Similar Transactions. An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the check to examine the signatures on the item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

Notice of Withdrawal. We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION. These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account. This is an account in the name of one person.

Joint Account – With Survivorship *(And Not As Tenants In Common).* This is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

Joint Account – No Survivorship *(As Tenants In Common).* This is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the "number of signatures" necessary for withdrawal.

Revocable Trust or Pay-on-Death Account. If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types may: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS. Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

STOP PAYMENTS. Unless otherwise provided, the rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because stop-payment orders are handled by computers, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not. Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was verbal your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires. A release of the stop-payment request may be made only by the person who initiated the stop-payment order.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

TELEPHONE TRANSFERS. A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account to another account or to third parties, to a maximum of six per month (less the number of "preauthorized transfers" during the month). Other account transfer restrictions may be described elsewhere.

AMENDMENTS AND TERMINATION. We may change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. You agree to keep us informed of your current address at all times. Notice from us to any one of you is notice to all of you. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

STATEMENTS.

Your Duty to Report Unauthorized Signatures, Alterations and Forgeries. You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your Duty to Report Other Errors. In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error - such as an encoding error. You agree that the time you have to examine your statement and report to us will depend on the circumstances. However, such time period shall not exceed 60 days. Failure to examine your statement and report any such errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any such errors on items identified in that statement and as between you and us the loss will be entirely yours.

Errors Relating to Electronic Fund Transfers or Substitute Checks *(For consumer accounts only).* For information on errors relating to electronic fund transfers (e.g., computer, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

DIRECT DEPOSITS. If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the U.S. Government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

TEMPORARY ACCOUNT AGREEMENT. If this option is selected, this is a temporary account agreement. Each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

SET-OFF. We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt you owe us now or in the future, by any of you having the right of withdrawal, to the extent of such persons' or legal entity's right to withdraw. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we set off, including any balance the due date for which we properly accelerate under the note.

This right of set-off does not apply to this account if prohibited by law. For example, the right of set-off does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of set-off.

CHECK PROCESSING. We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have not failed to exercise ordinary care solely because we use our automated system to process items and do not inspect all items processed in such a manner. Using an automated process helps us keep costs down for you and all account holders.

CHECK CASHING. We may charge a fee for anyone who does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

TRUNCATION, SUBSTITUTE CHECKS, AND OTHER CHECK IMAGES. If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

REMOTELY CREATED CHECKS. Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line. For example, if a person provides an account number in response to a telephone solicitation, the telephone solicitor can use the account number to issue a remotely created check to withdraw money from that account.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

UNLAWFUL INTERNET GAMBLING NOTICE. Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

ACH AND WIRE TRANSFERS. This agreement is subject to Article 4A of the Uniform Commercial Code – Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

FACSIMILE SIGNATURES. Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

AUTHORIZED SIGNER *(Individual Accounts only).* A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner's behalf. The owner does not give up any rights to act on the account, and the authorized signer may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the authorized signer. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf. The owner may terminate the authorization at any time, and the authorization is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the authorized signer until: (a) we have received written notice or have actual knowledge of the termination of authority, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an authorized signer.

RESTRICTIVE LEGENDS. The automated processing of the large volume of checks we receive prevents us from inspecting or looking for special instructions or "restrictive legends" on every check. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than $1,000.00." For this reason, we are not required to honor any restrictive legend placed on checks you write unless we have agreed in writing to the restriction. We are not responsible for any losses, claims, damages, or expenses that result from your placement of these or other special instructions on your checks.

ACCOUNT TRANSFER. This account may not be transferred or assigned without our prior written consent.

INDORSEMENTS. We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine.

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g., additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

DEATH OR INCOMPETENCE. You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or becomes legally incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or legal incompetence for up to ten (10) days after your death or legal incompetence unless ordered to stop payment by someone claiming an interest in the account.

FIDUCIARY ACCOUNTS. Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

CREDIT VERIFICATION. You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT. If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

SECURITY. It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account. If you provide your account number in response to a telephone solicitation for the purpose of making a transfer (to purchase a service or merchandise, for example), payment can be made from your account even though you did not contact us directly and order the payment. You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

You agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, such as positive pay or commercially reasonable security procedures, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered, unless we acted in bad faith or to the extent our negligence contributed to the loss.

TELEPHONIC INSTRUCTIONS. Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

CLAIM OF LOSS. If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you. You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

EARLY WITHDRAWAL PENALTIES *(and involuntary withdrawals).* We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

ADDRESS OR NAME CHANGES. You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

RESOLVING ACCOUNT DISPUTES. We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

WAIVER OF NOTICES. You waive any notice of nonpayment, dishonor or protest regarding any items credited to or charged against your account.

SUBACCOUNT ORGANIZATION

We have organized your account in a nontraditional way. Your account consists of two subaccounts. One of these accounts is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontransaction subaccount (e.g., a savings subaccount). You cannot directly access the nontransaction subaccount, but you agree that we may automatically, and without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an interest-bearing account. You will not see any difference between the way your account operates and the way a traditionally organized account operates, but this organization makes us more efficient and helps to keep costs down.

FUNDS AVAILABILITY DISCLOSURE

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all deposit accounts.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit on a business day that we are open, we will consider that day to be the day of your deposit. However, on a business day that we are not open, we will consider that the deposit was made on the next business day we are open.

If you make a deposit at an ATM before 6:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit.

However, if you make a deposit at an ATM after 6:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. If we delay availability of funds from a deposited check in order to collect the check, funds may not be available until the second business day after the day of your deposit. The first $200 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds that you deposit by check available to you on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than $5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first $5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over $5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first $5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

ELECTRONIC FUND TRANSFERS

YOUR RIGHTS AND RESPONSIBILITIES

The Electronic Fund Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

TYPES OF TRANSFERS, FREQUENCY AND DOLLAR LIMITATIONS

(a) Prearranged Transfers.

- Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your checking and/or savings account(s).
- Preauthorized payments. You may make arrangements to pay certain recurring bills from your checking and/or savings account(s).

(b) Telephone Transfers. You may access your account(s) by telephone at 515-224-8395 using a touch tone phone, your account number(s), and Personal Identification Number to:

- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from checking to checking
- Transfer funds from savings to savings
- Make payments from checking to loan accounts with us
- Make payments from savings to loan accounts with us
- Get checking account(s) information
- Get savings account(s) information
- Transfer funds from line of credit to checking or savings

(c) ATM Transfers. You may access your account(s) by ATM using your ATM or Debit Card and personal identification number to:

- Make deposits to checking accounts
- Make deposits to savings accounts
- Get cash withdrawals from checking accounts; you may withdraw no more than $300.00 per day
- Get cash withdrawals from savings accounts; you may withdraw no more than $300.00 per day
- Transfer funds from savings to checking

- Transfer funds from checking to savings
- Get checking account(s) information
- Get savings account(s) information

(d) Point-Of-Sale Transactions. Using your card, you may access your checking account to:

- Purchase goods in person, by phone, or by computer
- Pay for services in person, by phone, or by computer
- Get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept

You may not exceed more than $1,300.00 in transactions per day in combination with ATM withdrawals.

(e) Computer Transfers. You may access your account(s) by computer by registering at www.fnbames.com and using your user ID and password to:

- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from checking to checking
- Transfer funds from savings to savings
- Make payments from checking to loan accounts with us
- Make payments from savings to loan accounts with us
- Get checking account(s) information
- Get savings account(s) information
- Make payments by Computer Bill Pay from checking to third parties
- Transfer funds from line of credit to checking or savings

(f) Mobile Banking Transfers. You may access your account(s) by web-enabled cell phone by registering for online banking at www.FNBames.com and using your user name and password to:

- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from checking to checking
- Transfer funds from savings to savings
- Make payments from checking to loan accounts with us
- Make payments from savings to loan accounts with us
- Make payments from checking to third parties using Bill Pay
- Get checking account(s) information
- Get savings account(s) information
- Transfer funds from line of credit to checking or savings

You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

(g) Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds.

GENERAL LIMITATIONS

In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- Transfers or withdrawals from a Money Market account to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party, are limited to 6 per month. If you exceed the transfer limitations set forth above, your account shall be subject to closure.
- A standard savings account is limited to 6 debits per month.

FEES

See Personal Fee Schedule on page 23.

ATM Operator / Network Fees: When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION

(a) **Terminal Transfers.** You can get a receipt at the time you make a transfer to or from your account using a(n) automated teller machine or point-of-sale terminal. You may not get a receipt if the amount of the transfer is $15 or less.

(b) **Preauthorized Credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the telephone number listed below to find out whether or not the deposit has been made.

(c) **In addition,** you will get a monthly account statement from us, unless there are no transfers in a particular month.

In any case you will get a statement at least quarterly. You will get a monthly statement from us for your checking account.

PREAUTHORIZED PAYMENTS

(a) **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how: Call or write us at the telephone number or address listed in this disclosure, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We charge $25.00 for each stop payment.

(b) **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

(c) **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would go over the credit limit on your overdraft line.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

(1) where it is necessary for completing transfers; or

(2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or

(3) in order to comply with government agency or court orders; or

(4) as explained in the separate Privacy Disclosure.

UNAUTHORIZED TRANSFERS

(a) **Consumer Liability.** Tell us at once if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than $50 if someone used your card and/or code without your permission. Also, if you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as $500. Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

MasterCard® Debit Card. Additional Limits on Liability for a Debit Card. You will not be liable for any unauthorized transactions using your MasterCard debit card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. MasterCard is a registered trademark of MasterCard International Incorporated.

(b) **Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed at the end of this disclosure. You should also call the number or write to the address listed at the end of this disclosure if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account number (if any).

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days if involving a Visa, point-of-sale transaction processed by Visa or 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if involving a Visa point-of-sale transaction processed by Visa or 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

ADDITIONAL INFORMATION:

First National Bank reserves the right to suspend or cancel your debit or ATM card if we believe you are abusing your card privileges.

“Business Days” are Monday through Friday, excluding federal holidays.

PRIVACY POLICY (Rev 12/2010)

FACTS	**WHAT DOES FIRST NATIONAL BANK, AMES-ANKENY DO WITH YOUR PERSONAL INFORMATION?**
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and income • account balances and payment history • credit history and credit scores When you are *no longer* our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First National Bank share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes—information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call (515) 232-5561 or go to www.FNBames.com.

What we do	
How does First National Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does First National Bank collect my personal information?	We collect your personal information, for example, when you: • open an account or apply for a loan • pay your bills or deposit money • use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Our affiliates include companies owned by Ames National Corporation, such as Boone Bank & Trust Co., Reliance State Bank, State Bank & Trust Co., United Bank & Trust Co.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *First National Bank does not share with nonaffiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • *First National Bank does not jointly market.*

Other important information

PERSONAL FEE SCHEDULE (Effective January 15, 2015)

The following fees may be assessed against your account and the following transactions limitations, if any, apply to your account.

ATM card ..... $12.00 annual fee per card*

ATM or debit card replacement/additional cards $10.00*

Debit card ..... FREE

Check images with statement $2.00*

Account closed within six months of opening $20.00*

Dormant account monthly fee $10.00*

(An account is dormant if you have made no deposits or withdrawals for 24 months.)

Overdraft/Returned Item Fees

Tier 1-First Overdraft/returned item (year-to-date $15.00

Tier 2-Second through fifth (year-to-date $27.00

Tier 3-Six or more (year-to-date $33.00

An overdraft item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means. (Overdraft items are not paid in the order in which they occur, but in the order they are processed, with the lowest items being paid first to the highest items last.)

Your fee tier will be determined by the number of overdrafts or returned items incurred since January 1 and will reset each year.

Collection Charge

Incoming or Outgoing (including coupon) $20.00

Stop payments – each $25.00*

Returned deposit item $5.00*

Touch Tone Teller and Internet Banking Transfers ..... FREE

Automatic balance transfer $5.00*

Scheduled Periodic Transfers ..... FREE

Account research ..... $35.00* per hour

Wire transfers

Outgoing $22.00*

Incoming $15.00*

Foreign Draft $40.00*

Foreign Wire transfers

Outgoing/Fed $50.00*

Incoming $15.00*

Online Banking access ..... FREE

Online Bill Pay Service ..... FREE

ACH Individual (processed 1st, 5th, or 15th or 25th of the month)

Incoming Loan Payments ..... N/C

Transfers (incoming and outgoing) $2.00

Garnishment $25.00

Foreign Mail $5.00*

Foreign Currency ..... 3% ($5 min.)

Undeliverable Mail $5.00*

Dual Signature Review Monthly $5.00*

Medallion Stamp $20.00

Tax Levy $25.00

ID TheftSmart $2.00

Credit Monitoring $5.00

Non-First National Bank ATM deposits in excess of two per statement cycle $3.00*

We may require not less than 7 days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

***Fees subject to Iowa State Sales Tax and Local Option Tax.**

Please refer to our separate rate schedule for the interest rates and annual percentage yields on the disclosed accounts.

BUSINESS FEE SCHEDULE

COMMERCIAL CHECKING

Service Charge Schedule

Basic Monthly Maintenance Charge $10.00

Ledger Entries..... $0.15 each

On Us Items..... $0.04 each

Iowa Items..... $0.07 each

Out of State Items..... $0.09 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%.

COMMERCIAL CHECKING WITH INTEREST

Service Charge Schedule

Basic Monthly Maintenance Charge $10.00

Ledger Entries..... $0.15 each

On Us Items..... $0.04 each

Iowa Items..... $0.07 each

Out of State Items..... $0.09 each

BASIC BUSINESS CHECKING

- No monthly fee by maintaining a $500 min. balance
- $5.00 monthly fee on balances below $500
- 100 FREE combined transactions (checks, deposits, deposited items); excess items charged $0.25 each

Funds Availability Schedule

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

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

SAFE DEPOSIT BOX

Rental Options

The following rental rates on safe deposit boxes are effective as of April 1, 2011.

All boxes are 21" in length.

Box sizes vary at each First National Bank office location.

Single width boxes – 5" wide	Rates
3" size	$26.00
4" size	$31.00
5" size	$36.00

Double width boxes – 10" wide	Rates
3" size	$51.00
4" size	$62.00
5" size	$74.00
6" size	$85.00
8" size	$110.00
10" size	$130.00
12" x 16" size	$233.00
Key Deposit	$15.00
Box Drilling	$175.00*

*If lock replacement is required, an additional fee between $40 and $80 will be assessed.

1ST FIRST NATIONAL BANK

AMES • ANKENY • JOHNSTON
VALLEY JUNCTION • WEST DES MOINES

What Banking Should Be.

www.FNBdm.com or **www.FNBames.com**

Member FDIC

EQUAL HOUSING LENDER