

# BUSINESS CHECKING & SAVINGS ACCOUNTS



**First National Bank**  
**A L A S K A** MEMBER FDIC

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## WELCOME

Local businesses, large and small, are the lifeblood of our communities. As an Alaskan-owned and-operated business with over a century of service to our neighbors, we know firsthand the challenges of doing business in the Great Land, across the nation, and around the world.

At First National we specialize in providing convenient, valuable banking services to help Alaska businesses succeed wherever they're doing business. Our local experts have the experience and knowledge to help you determine which combination of accounts will work to best meet your business banking needs.

We also offer a wide variety of treasury management services to help you run your business more efficiently and cost effectively. Our services can help you collect, disburse, account for and use your funds to make your money work for you.

## SAFE AND SECURE

Your funds are protected by the strong capital position of First National Bank Alaska. All accounts at First National are insured by FDIC up to the standard maximum deposit insurance amount (\$250,000), per depositor for each account insurance ownership category.



## CHECKING

Alaska businesses are as different as the people who run them. That's why First National offers several accounts with a variety of features designed to meet the special needs of Alaska entrepreneurs at all levels.

All First National business accounts include:

- Online Banking and Telephone Banking access 24/7
- **FREE\*** Mobile FNBizApp
- Online check images at no charge
- Online Bill Pay, no charge for the first two months
- First National BusinessCard™ Debit Card available to you and your designated employees at no additional fee
- Mastercard® overdraft protection available



\* Messaging and data rates may apply

## BUSINESS FIRST CHECKING AN AFFORDABLE ACCOUNT

- No minimum deposit to open
- Minimum daily balance of \$10,000 required to avoid monthly service fee
- Low \$7 monthly service fee
- First 100 transactions\*\* are included in the monthly service fee; additional transactions are \$0.15 each

\*\* This refers to any combination of paid checks, in-person and ATM withdrawals, point-of-sale transactions, ACH debits and credits, deposits and deposited items, including both paper and electronic items.

## BUSINESS FLAT FEE CHECKING MANAGE YOUR BUSINESS, NOT YOUR ACCOUNT FEES

A convenient flat-fee account designed to take the guesswork out of your monthly service charges.

- No minimum deposit to open
- Minimum daily balance of \$5,000 required to avoid the monthly service fee
- Convenient \$12 monthly service fee
- First 400 transactions\*\* are included in the monthly service fee; additional transactions are \$0.35 each

\*\* This refers to any combination of paid checks, in-person and ATM withdrawals, point-of-sale transactions, ACH debits and credits, deposits and deposited items, including paper and electronic items.



First National Bank Alaska reserves the right to analyze the activity of all business accounts and charge accordingly.

## BUSINESS INTEREST CHECKING

### EARN COMPETITIVE INTEREST RATES

- No minimum deposit to open
- Collected funds in the account earn interest at a competitive rate (daily balance computation method); ask a Customer Service Representative for current annual percentage yield (APY) and balance tiers
- Minimum daily balance of \$5,000 required to avoid the monthly service fee
- Convenient \$12 monthly service fee
- First 200 transactions\* are included in the monthly service fee; additional transactions are \$0.35 each

*\* This refers to any combination of paid checks, in person and ATM withdrawals, point of sale transactions, ACH debits and credits, deposits and deposited items, including paper and electronic items.*

## IOLTA

### INTEREST ON LAWYERS TRUST ACCOUNT

Specifically designed to hold attorney trust funds with the interest paid to the Alaska Bar Foundation to benefit individuals unable to afford an attorney.

- Competitive interest rates help you or your legal firm give more back to the community. Interest is automatically transferred to the Alaska Bar Foundation
- No monthly service fee with either an e-statement or mailed statement
- Collected funds in the account earn interest at a competitive rate (daily balance computation method); ask a Customer Service Representative for current annual percentage yield (APY) and balance tiers
- Unlimited check writing

## MONEY MARKET DEPOSIT ACCOUNTS

## FIRST INVESTMENT ACCOUNT

### CONVENIENT ACCESS TO FUNDS FOR OCCASIONAL USE

Earn a competitive interest rate based on your balance.

- No minimum deposit to open
- Collected funds in the account earn interest at a competitive rate (daily balance computation method); ask a Customer Service Representative for current annual percentage yield (APY) and balance tiers
- Minimum daily balance of \$2,500 to avoid monthly service fee
- Monthly service fee of \$9
- No charge for the first six transfers or checks per month
- \$10 fee for each transfer or check over six per month, including automatic online, mobile, telephone, or pre-authorized transfers
- Mailed Enhanced Check Image Statement of the front and back of each check provided at the cost of mailed statement without images
- Debit card use on this account restricted to use at First National Bank Alaska ATMs only





## SUPER FIRST INVESTMENT ACCOUNT

### ACCESS TO FUNDS BY CHECK

Earn higher interest rates for larger balances and tiered earnings.

- \$25,000 minimum opening balance
- Interest rates on the account tiered by balance—the higher the balance, the higher the rate
- Collected funds in the account earn interest at a competitive rate (daily balance computation method); ask a Customer Service Representative for current annual percentage yield (APY) for each balance tier
- Average collected balance of \$25,000 to avoid monthly service fee
- Monthly service fee of \$24
- No charge for the first six withdrawals per month
- \$25 fee for each withdrawal over six per month, including any in-person or ATM withdrawals, checks and automatic, online, mobile, telephone or pre-authorized transfers
- Mailed Enhanced Check Image Statement of the front and back of each check provided at the cost of mailed statement without images
- Debit card use on this account restricted to use at First National Bank Alaska ATMs only

## SAVINGS

## BUSINESS SAVINGS

### SAVE WITH CONFIDENCE

Your deposit is held in one of the nation's soundest banks and insured by the FDIC.

- No minimum deposit to open
- Collected funds in the account earn interest at a competitive rate; ask a Customer Service Representative for current annual percentage yield (APY)
- Interest is compounded daily and credited on the last day of each quarter
- Minimum daily balance of \$2,500 to avoid monthly service fee
- Monthly service fee of \$4 with e-statement
- Monthly service fee of \$5 with mailed statement
- No charge for first three withdrawals per month
- \$5 fee charged for each additional withdrawal over three per month, including in-person and ATM withdrawals and automatic, online, mobile, telephone or pre-authorized transfers



## FIRST TIER SAVINGS ACCOUNT

### **BENEFITS CUSTOMERS WHO MAKE FREQUENT DEPOSITS TO MEET A GOAL**

This variable rate account features an open term to provide an attractive alternative to certificates of deposit.

- \$7,500 minimum opening balance
- Interest rates on the account tiered by balance – the higher the balance, the higher the rate
- Collected funds in the account earn interest at a competitive rate; ask a Customer Service Representative for current annual percentage yield (APY) for each balance tier
- Interest is compounded daily and credited on the last day of each quarter
- Deposits can be made at any time and in any increment
- Minimum daily balance of \$7,500 to avoid monthly service fee
- Monthly service fee of \$19 with e-statement
- Monthly service fee of \$20 with mailed statement
- \$20 fee for each withdrawal over one per month, including in-person and ATM withdrawals, automatic, online, mobile, telephone or pre-authorized transfers



## CERTIFICATES OF DEPOSIT (CD)

### **FDIC INSURED, HIGH YIELD**

Set aside funds for a specific date or purpose. Earn a specified, competitive rate of interest until maturity. Certificate may be used as collateral for loans or withdrawn early without penalty in certain circumstances.

- Minimum deposit of \$750 to open
- Interest accrues from the first day of deposit
- Tiered interest rates by dollar amount and duration
- Interest is calculated using the daily balance computation method; ask a Customer Service Representative for current annual percentage yield (APY) and balance/maturity tiers
- Automatically renewable when specified at time of purchase. Bank rate at time of renewal will apply
- On auto-renewable CDs with a term of 365 days or less, interest may be paid to a First National Bank Alaska account, or compounded to the certificate on the maturity date
- Longer term certificates require periodic interest payments (at least annually) be made to a First National Bank Alaska checking or savings account
- Maturity notice mailed prior to maturity date
- Government-regulated penalty applies for early withdrawal

## STATEMENT OPTIONS

### E-STATEMENTS

#### REDUCE RISK; SAVE TIME, MONEY AND HASSLE

Receive your account statements electronically at no additional cost. With e-Statements, you'll receive an email notifying you that your e-Statement is ready. You can then log into Online Banking and browse, print or archive any of your e-Statements for the past 24 months\* at your convenience.

E-Statements include our standard online images, with five checks per sheet showing the fronts and backs of all checks processed during the statement period.

\* Account statements accumulate from your enrollment in e-Statements up to 24 months

### OTHER OPTIONS

#### MONTHLY MAILED STATEMENT AND PAPER CHECK IMAGE FEES VARY BY ACCOUNT

##### MAILED STATEMENT WITHOUT IMAGES

Receive mailed itemized list of transactions for \$1 per statement cycle\*.

##### MAILED STATEMENT WITH STANDARD CHECK IMAGES

Receive photocopied reproductions of the fronts of your checks with your paper statement 20 checks per page (10 per side) or 36 checks per page (18 each side) for \$4 per statement cycle\*.

##### MAILED STATEMENT WITH ENHANCED CHECK IMAGES

Receive photocopied reproductions of your checks with larger image sizes and/or including the backs of your checks for \$6 per statement cycle\*.

\* Charged each statement cycle, regardless of account balance or transaction activity.

## CONVENIENCE BANKING

### BUSINESS ONLINE BANKING

Your business accounts at First National are easy to securely manage with Business Online Banking. With this no-cost service you can monitor transactions, check your balances, transfer funds and much more anytime from anywhere at **[FNBAAlaska.com](http://FNBAAlaska.com)**

If you have a business checking or savings account or a loan at First National and you want to use Business Online Banking for the first time, visit your local branch or simply call:

- **907-777-4FNB (4362)** in Anchorage/Eagle River OR
- **1-800-856-4FNB (4362)** in other communities.

Have your business checking or savings, loan or certificate of deposit account information handy. Tell our friendly Alaskan Customer Service Representative you want to use business Online Banking for the first time.

### MOBILE FNBIZAPP

Turn your smartphone into a high-powered business account management tool on the go with First National's **FREE\*** mobile FNBizApp. Check balances, pay bills, deposit checks, make transfers and so much more. You must first be enrolled in Business Online Banking to use the FNBizApp. Talk to your local banker or Treasury Management representative to sign up.

\* Messaging and data rates may apply



## TELEPHONE BANKING

Enjoy instant access to your account information 24 hours a day with First National's easy-to-use telephone banking system.

You can carry out almost all of your common banking tasks in your checking, savings, loan, certificate of deposit and escrow accounts with this free service. To enroll, talk to your First National Customer Service Representative when you open your account or call:

- **907-777-4FNB (4362)** in Anchorage/Eagle River
- **1-800-856-4FNB (4362)** in other communities.

## BANK-BY-MAIL

Many bank services are available through the mail - whether you're opening an account, making a deposit or signing up for special services like overdraft protection or direct deposit. We'll provide pre-addressed envelopes.

Mail deposits are processed the same day they are received at a First National branch and a receipt is sent to you that same day, along with another pre-addressed envelope.

Talk to a Customer Service Representative for more information on Bank-By-Mail services. Simply call **907-777-4FNB (4362)** in Anchorage or **1-800-856-4FNB (4362)** in other communities.

## NIGHT DEPOSITORY

No need to worry about carrying large amounts of cash or checks with you late in the evening or on weekends. Simply make your deposit in the night depository at the nearest First National branch. A key deposit is required, along with a small charge for deposit bags. There's no charge for using the service itself. Ask a Customer Service Representative for details.

### OTHER SERVICES

Ask a Customer Service Representative about the many other business and Treasury Management services First National offers to enhance your banking experience.





# LOCATIONS

## ANCHORAGE

Dimond Branch\*  
8725 Old Seward Hwy.

Eastchester Branch\*  
1821 Gambell Street

Metro Branch\*  
360 K Street, Ste. 100

Muldoon Branch\*  
1100 Muldoon Road

North Star Branch\*  
5850 Westover Avenue

Northern Lights Branch\*  
1210 W. Northern Lights Blvd.

South Center Branch\*  
201 W. 36th Avenue

U-Med Branch\*  
3650 Piper Street

## BETHEL

Kuskokwim Branch  
700 Front Street

## CORDOVA

Cordova Branch\*  
528 First Street

## EAGLE RIVER

Eagle River Branch\*  
11412 Business Blvd.

## FAIRBANKS

Golden Valley Branch\*  
1300 Washington Drive

Johansen Branch\*  
430 Merhar Avenue

## GLENNALLEN

Glennallen Branch\*  
Mile 187 Glenn Hwy., Suite C

## HAINES

Haines Branch\*  
123 Main Street

## HEALY

Healy Branch\*  
Mile 248 W. Parks Hwy.

## HOMER

Homer Branch\*  
3655 Heath Street

## JUNEAU

Juneau Regional Branch\*  
840 W. 10th Street

Valley Centre Branch\*  
8990 Glacier Hwy.

## KENAI

Kenai Branch\*  
11408 Kenai Spur Hwy.

## KETCHIKAN

Loan Production Office  
1621 Tongass Avenue  
West Flight Bldg., Ste. 100

## KODIAK

Kodiak Branch\*  
218 Center Avenue

## PALMER

Palmer Branch\*  
303 W. Evergreen Avenue

## SEWARD

Seward Branch\*  
303 4th Avenue

## SITKA

Sitka Branch\*  
318 Lincoln Street

## SOLDOTNA

Soldotna Branch\*  
44501 Sterling Hwy.

## VALDEZ

Valdez Branch\*  
101 Egan Street

## WASILLA

Wasilla Branch\*  
775 E. Parks Hwy.

## CORPORATE HEADQUARTERS

101 W. 36th Avenue  
Anchorage, AK  
99503-5904

## OPERATIONS CENTER

1751 Gambell Street  
Anchorage, AK  
99501-5324

\* ATM Locations



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