



	eChecking	Harvest Rewards	Interest Checking	Holiday Savings Club	Premier Savings Plus	Regular Savings
Minimum Opening Deposit	\$50.00	\$50.00	\$50.00	\$25.00	\$50.00	\$50.00
Minimum Daily Balance	N/A	N/A	\$2,500.00	N/A	\$10,000.00	\$300.00 ^{6,7}
Monthly Maintenance Fee⁴	None	None	No fee with Minimum Balance requirement. \$10.00 if this is not met.	None	No fee if Minimum Daily Balance requirement is met. \$10.00 if this is not met.	No fee if Minimum Daily Balance requirement is met. \$5.00 if this is not met.
Interest³/Tiers⁵	None	Yes Up through \$9,999.99 \$10,000.00 - \$29,999.99 \$30,000.00 and over Unqualified	Yes Up through \$4,999.99 \$5,000.00 - \$24,999.99 \$25,000.00 and over	Yes Up through \$9,999.99 \$10,000.00 and over	Yes Up through \$9,999.99 \$10,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 - \$74,999.99 \$75,000.00 - \$89,999.99 \$90,000.00 and over	Yes Up through \$4,999.99 \$5,000.00 - \$24,999.99 \$25,000.00 and over
Transactions Per Month^{1,4}	Unlimited	Minimum of 15 POS transactions per month (required)*	Unlimited if Minimum Daily Balance requirement is met. Limited to 15 if Minimum Daily Balance is not met. \$0.20 per check in excess of 15	No withdrawal privileges ⁸	Unlimited deposits. Transaction limitations. One (1) ACH Credit is required per statement cycle	Unlimited deposits. Transaction limitations.
eStatements	Available*	Required*	Available	Available	Available	Available
Additional Features	Free Online Banking Free Mobile Banking (including check deposit) Free Tele-Banking Free Bill Pay with eStatements Free Debit Card \$3.00 Monthly Paper Statement Fee if not enrolled in eStatements	Free Online Banking (required)* Free Mobile Banking (including check deposit) Free Tele-Banking Free Debit Card \$3.00 Monthly Paper Statement Fee *All required activities must be met for qualified status	Free Online Banking Free Mobile Banking (including check deposit) Free Tele-Banking Free Bill Pay with eStatements Free Debit Card	Free Online Banking Free Mobile Banking Free Tele-Banking \$7.50 fee assessed if account is closed before maturity	Free Online Banking Free Mobile Banking Free Tele-Banking	Free Online Banking Free Mobile Banking Free Tele-Banking



Definitions & Miscellaneous Service Fees

Definitions (The Following apply to all accounts unless otherwise stated, or in the specific account description.)

Available Balance: The balance in your account at the close of the Business Day, consisting of cash, wire transfers and electronic deposits, plus those non-cash items on deposit for which you have received credit from another bank, and interest credited to the account, minus all withdrawals and other debits to the account, minus holds and items for which you have not received credit.

Business Day: Our Business Days are Monday through Friday. Transactions on Saturday, Sunday, and Federal holidays are posted the next Business Day.

Daily Balance: The Available Balance.

Direct Deposit: Automatic electronic deposit of recurring monthly payments such as payroll, government benefits, and other preauthorized credits to your account.

Ledger Balance: The balance in your account that consists of all deposits, plus interest credited to the account, minus all withdrawals and other debits to the account at the close of the Business Day.

"Month" or "Monthly": Refers to monthly statement cycle.

Point-of-Sale (POS) Transaction: POS signature-based purchase (single or recurring) and POS PIN-based purchase.

Transaction Limitations

On FFBT Regular Savings, Premier Savings, Premier Savings Plus, Personal Investor Money Market, and Commercial Money Market accounts, deposits of any amount are allowed at any time. Per federal regulations, a limit of six (6) transfers or withdrawals from your account are allowed per calendar month, if made by preauthorized or automatic transfers or debits, ATM POS, debit card, internet transfer to another account, bill pay, telephone, fax or computer transfer to another account; a \$10.00 activity fee will be charged for each limited transfer or withdrawal from your account each statement cycle in excess of six (6). Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

General Checking and Savings Account Features

²ATM Fee refunds: We will only issue ATM Fee refunds to customers in Harvest Rewards Checking, who meet the qualification criteria.

Balance computation method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the Available Balance in the account each day. A 365-day accrual basis will be used.

Closing an account: If you close an account before interest is credited, you will not receive the accrued interest.

Compounding and crediting: For all Interest Checking and Money Market accounts, interest is compounded and credited weekly. For all Health Savings accounts, interest is compounded weekly and credited monthly. For all Harvest Rewards checking and savings accounts, interest is compounded and credited monthly. For all Holiday Savings accounts, interest is not compounded and credited at maturity.

³Interest accrual: For non-cash deposits (for example, checks) to Checking, Money Market, and Savings accounts, interest begins to accrue no later than the Business Day we receive credit. For cash and electronic deposits, interest begins to accrue the Business Day of deposit.

⁴Minimum Balance: This fee will be imposed if the balance falls below the minimum daily balance any day of the month.

⁵Rate information: Your interest rate and annual percentage yield may change. At our discretion, we may change the rate of interest on your account weekly; with the exception of Holiday Savings Club and Harvest Rewards Checking. On Holiday Savings Club, we may change the rate of interest on your account at maturity. On Harvest Rewards Checking, we may change the rate of interest on your account monthly. When an account qualifies for a higher interest rate based on the Available Balance, that higher rate will be applied to the entire Available Balance in the account; with the exception of Holiday Savings Club and Harvest Rewards Checking, which have split balance interest tiers. There is no limitation on the amount the interest rate may change. Interest rates and annual percentage yields are available by telephone at 1-800-371-3316 or at any FFBT location. Fees could reduce the earnings on an account.

Statement: We will provide Checking, Money Market, and Savings account statements monthly.

Transaction: A transaction is defined as any check paid, deposit, check deposited and ACH debit.

Specific Account Features

⁶Minor Regular Savings accounts are available for any person under the age of 19, who is the primary account holder and Tax Reporting Name. This is a Regular Savings account with no Minimum Balance requirement until the minor reaches 19 years of age. Once the primary account owner reaches 19 years of age, the account will be classified as a Regular Savings account and must meet the minimum balance requirements to not receive monthly maintenance fees.

⁷Senior Regular Savings accounts are available for any person over the age of 55, who is the primary account holder and Tax Reporting Name. This is a Regular Savings account with no Minimum Balance requirement. If a Regular Savings account is opened prior to the primary owner meeting the age requirement, once the primary account owner reaches 55 years of age, the account will be classified as a Senior Regular Savings account.

⁸Holiday Savings Club requires funds at maturity to be deposited into an FFBT Checking or Savings account. Funds are disbursed the 2nd Tuesday in October.

