



Online Savings Account Disclosures

FNBO Direct is a division of First National Bank of Omaha

- You must deposit a minimum of \$1.00 to open this account.
- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). In other words, interest is paid on collected balances.
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal balance in the account each day.
- Interest for your account will be compounded and credited monthly.
- Currently, the interest rate on your account is 1.39% with an annual percentage yield of 1.40%*. Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.
- The first deposit you make to your FNBO Direct account will be subject to a hold. Funds from that deposit will not be available for transfer or withdrawal until after the tenth business day after your account is opened and funds are received into your account. Interest, however, will begin to accrue no later than the business day we receive credit for your deposit (typically, this will be 2- 3 business days after the first deposit is deducted from your funding account).
- All funds from deposits received via a check may not be available for up to 10 business days from date we deposit the check into your FNBO Direct account. Interest, however, will begin to accrue no later than the business day we receive credit for your deposit.
- A NOTE ABOUT LINKED ACCOUNTS: You agree: (1) not to enroll an external account that anyone else owns or has an interest in (the title on any external accounts must match the title on your FNBO Direct account); and (2) not to deposit funds other than your own funds into your FNBO Direct account.† We may require additional verification of your ownership of any external linked account at any time before or after enrollment and before or after allowing any transfer activity with respect to that account (this is referred to as "Additional Verification"). By requesting to enroll an external account, you: (1) authorize us to tell the account-holding institution that you consent to their disclosure, to us and our representatives, of any information that we request about you or

the external account; and (2) agree to cooperate in Additional Verification, including by promptly providing any identification and/or other account documentation that we may request.

† Among other things, this means that you may not establish an account for another person in a representative capacity. For example, you may not establish an account as an agent, trustee or broker for another person..

- Generally, you may make no more than six transfers and withdrawals from the account during any statement cycle. See Section 6 of the [Deposit Agreement](#) for further information. For security reasons, there may be other limits on the transfers and withdrawals that you can make. If these limitations are exceeded, we may close the account and move your balance to another account (which could be a non-interest-bearing account).
- In addition, you may not transfer or withdraw more than: (i) \$100,000 from your account in any one transaction; (ii) \$100,000 from your account on any one business day; or (iii) \$500,000 from your account in any one month. Additional limitations apply to withdrawals with an FNBO Direct ATM Card (those limitations will be provided with your card).
- If our Next Day Transfer Service is made available on your account, you may use that service to transfer up to (i) \$2,000 from your account in any one transaction; (ii) \$2,000 from your account on any one business day; or (iii) \$10,000 from you account in any one month. Our Next Day Transfer Service allows for expedited processing of certain transfer request that we receive prior to 3:30 p.m. C.S.T. on a business day; that service option will show on the "Request a Transfer" screen if your account is eligible. See the Fees Schedule in this disclosure for more information
- Upon closing of an account, all interest accrued will be paid on the account without penalties.
- Foreign ATM fees will not be assessed if the transactions occur at any ATM branded with the (Circle One) logo.††
- Fees may reduce earnings.
- Fees:

Overdraft Item Fee (maximum 6 per day)†††

\$30.00

Return Item Fee (maximum 6 per day)	\$30.00
Dormant Account Fees:	
• Initial Dormant Account fee	\$25.00
• Monthly Dormant Account fee	\$5.00
ATM or VISA Check Card Replacement	\$10.00
Foreign ATM ††	
• Cash Withdrawal (per transaction)	\$2.50
• Balance Inquiries (per transaction)	\$1.00
International Service Fee (card transactions)††††	2% per transaction
Domestic Wire Transfer (Wires after 3:30 p.m. CST will process the next business day):	
• Incoming	\$15.00
• Outgoing	\$25.00
• Tracers	\$20.00
• Wire Research (per hour)	\$20.00
International Wire Transfers are not allowed for FNBO Direct customers	
Copy Requests (per request)	\$5.00
Next Day Transfer Fee (per withdrawal)	\$10.00
POPmoney Service Fees†††††	
• Standard Delivery Fees	\$2.00
• Next Day Delivery Fees	\$10.00

††† An Overdraft Item Fee may be created by ATM withdrawals or by other electronic means as applicable.

†††† We may charge an international service fee equal to 2% of the amount of the transaction on any international transaction, such as a withdrawal from an ATM outside the United States or a purchase from a merchant located outside the United States (for example, an internet purchase from a foreign merchant). This fee applies regardless of whether the transaction occurs in U.S. Dollars.

Transactions made in currencies other than U.S. Dollars will be converted to U.S. Dollars under the then current regulations of VISA®. Those regulations currently provide that the conversion rate may be either the wholesale market rate or government-mandated rate in effect the day VISA® processes the transaction. The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date. The VISA®/PLUS® ATM Network currently uses

the rate in effect on the transaction date.

††††† You may be charged per text message by your wireless provider. Please check your wireless plan before you begin using the POPmoney service.

- You may not deposit more than: (i) \$250,000 into your account in any one transaction; or (ii) \$250,000 into your account on any one business day†††††. You may not make a deposit that would bring your total principal balance on all your accounts with us to more than \$1,000,000. We also reserve the right to refuse or return additional deposits at any time and for any reason (see Section 11 of the Deposit Agreement in the [Terms & Conditions](#) for further details).

††††† *This is not a guarantee that all deposits will be accepted or that you will be able to make consecutive daily deposits at the maximum level. Processing limitations may prevent or restrict deposits that you attempt to initiate before a prior deposit has been credited to your account.*

IMPORTANT NOTE ABOUT SECURITY FOR DEPOSITS AND TRANSFERS: The security of your FNBO Direct account and any external linked account is important to us. We have various policies and procedures that are designed with security in mind. As a result, we may at any time: (1) change the ways in which you are permitted to make deposits to your account or transfers from your account; (2) temporarily restrict any or all deposits to your account and any or all transfers from your account, if we determine a security risk exists; (3) refuse to enroll any external account and suspend or terminate the enrollment of any previously approved external account; and (4) refuse to complete any transfer or withdrawal based on the existence of a security risk. When you request to enroll any external account, we may temporarily restrict all deposits to and/or transfers from your FNBO Direct account while we verify your ownership of all your external accounts. Except for notices required by applicable law, we may do these things without further notice. In some cases, our security policies may delay transactions that you wish to complete. If any Additional Verification (as referenced above) has not been completed to our satisfaction, we may consider a security risk to exist.

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*FNBO Direct Online Savings Account Annual Percentage Yield is accurate as of 02/09/2010 and is subject to change after that date. Rates may also change after the account is opened. Fees may reduce earnings. Minimum deposit to open an account is \$1.00. Maximum principal deposit balance: \$1,000,000. See the [Disclosures](#) for additional information and limitations.

**FNBO Direct Online BillPay Account Annual Percentage Yield is accurate as of 02/09/2010 and is subject to change after that date. Rates may also change after the account is opened. Fees may reduce earnings. Minimum deposit to open an account is \$1.00. Maximum principal deposit balance: \$1,000,000. See the [Disclosures](#) for additional information and limitations.

***FNBO Direct Online CD's Annual Percentage Yield is accurate as of 02/09/2010 and is subject to change after that date. Rates are fixed until your initial maturity after the account is opened. Fees may reduce earnings. A penalty may be imposed for early withdrawal . The minimum deposit to open the account and the minimum balance to obtain the APY is \$500.00. Maximum principal deposit balance: \$1,000,000. See the [Disclosures](#) for additional information and limitations.

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