

Checking Account Options	FREE Checking	NOW Checking	Gold Checking	The Edge Checking	Personal Companion Checking
Minimum deposit to open	\$10	\$50	\$50	\$50	\$50
Relationship requirement	None	None	None	Edge Investment Account	\$20,000 combined deposit and loan balances
Minimum daily balance to maintain	None	\$500	\$1,000	\$5,000	\$20,000 combined balances (includes deposit and loans)
Monthly fee if account falls below minimum daily balance	None	\$6	\$8	\$20	\$20
Interest paid	No	Yes	Yes	No - The Edge Investment Account earns the interest	No
Free online banking/bill payment	Yes	Yes	Yes	Yes	Yes
Free Debit Card With Rewards! Earn points for debit card usage and redeem for travel options, gift cards and brand name merchandise. For more details click on Rewards! at www.fnbi.com	Yes	Yes	Yes	Yes	Yes
Unlimited check writing	Yes	Yes	Yes	Yes	Yes
TeleFirst 24 Banking	Yes	Yes	Yes	Yes	Yes
Other benefits	- Age 65+ receive free standard checks			- Attached to Edge Investment Account - accessibility of a checking account with the earning power of an investment account.	- Free ATM transactions* - Free FNBI logo checks

* Some banks may charge a fee for the use of their ATM.