

FNBC BANK CONVERSION GUIDEBOOK

*Important Information About
Changes to Your Account*



Terms and Services for
Customers of Arvest
Bank in West Plains &
Mountain Grove, MO



WELCOME TO FNBC BANK!

On Friday, February 4, 2022, FNBC Bank will complete the acquisition of Arvest Bank branches in West Plains and Mountain Grove, Missouri. I want to personally welcome you to FNBC Bank and assure you we are thrilled to be entering Missouri and these two dynamic markets. We can't wait to meet you and build a strong, lasting relationship.

FNBC is celebrating 110 years in business this year. While we've certainly seen our fair share of changes over the past century, the one thing that has remained unwavering is our commitment to improving, developing, and enriching the communities we serve. We strive each day to empower our communities, one customer at a time, and I trust you will find yourself at home with FNBC.

We believe in fostering relationships that catalyze success, and I am happy to let you know that all the Community Bankers you've come to know and trust at your local branch will be joining our FNBC family. We take great pride in our great culture and our employees' commitment to our core values of Integrity in Word and Deed, Servant Leadership in Relationship, and Accountability in Action. As you get to know FNBC better over the coming months, I am confident you will see our core values, and our strong brand and culture in action.

We'll see you soon!



Marty Sellars

Chief Executive Officer | President | FNBC Bank



FNBC

COMMUNITY BANKERS

**KEY DATES
TO REMEMBER
AT A GLANCE**

Throughout January

- An FNBC Treasury Management Services Representative will be personally contacting business customers who originate ACH transactions, use Remote Deposit Capture or other online enhanced service
- FNBC Conversion Call Center available for assistance at 870-257-1977

Sunday, January 30, 2022

- Last day to schedule a new online Bill Payment through Arvest Bank

Week of Monday, January 31, 2022

- Receive new FNBC Bank checks
- Receive new FNBC Bank Debit Card
- Activate your new FNBC Bank Debit Card and keep in a safe place

February 2, 2022

- Last day for ACH Originators to submit ACH Files through Arvest Bank

February 4 - 6, 2022

- Conversion Weekend: All account types convert to the FNBC Bank systems

Friday, February 4, 2022

- Arvest Bank branches in West Plains and Mountain Grove close at 2 p.m. and reopen Monday, February 7
- Arvest Bank Debit Card deactivates at 10 p.m.
- Stop using and destroy Arvest Bank checks
- Final statement cut from Arvest Bank
- Arvest Bank Online Banking and Bill Pay disconnects at 8 p.m.
- Begin using new FNBC Bank transit routing number to set up drafts, ACH and check order after 5 p.m. We recommend you contact all existing companies to ensure your new information is correct.
- Last day for Remote Deposit Capture customers to submit deposits and Online Wire customers to send wires through Arvest Bank

Saturday, February 5, 2022

- Begin using your FNBC Bank Debit Card at 2 a.m.

Monday, February 7, 2022

- Arvest Bank locations in West Plains and Mountain Grove open as FNBC Bank
- Enroll and begin using FNBC Bank's Online and Mobile Banking, including Bill Pay
- Begin using FNBC's Call First Telephone Banking
- Contact the Conversion Call Center or your local branch to discuss Overdraft Services
- ACH, Online Wire Transfer and Remote Deposit capture customers should begin to use FNBC Bank's Business Online

FNBC BANK CONTACT INFORMATION

Phone numbers:

Conversion Call Center: 870-257-1977

- January 5 – February 18 available from 8 a.m. – 4:30 p.m. Monday – Friday
- Extended hours January 31 – February 11 from 7 a.m. – 7 p.m. every day

Main Phone Line: 870-994-2311

- Available from 8 a.m. – 4:30 p.m. Monday – Thursday
- Available from 8 a.m. – 5 p.m. Friday

FNBC Call First Telephone Banking: 888-435-BANK (2265)

- Available 24/7

Website: fnbc.us

Missouri Offices:

West Plains

1311 Porter Wagoner Blvd.

417-853-4200

Mountain Grove

111 N. Maple Ave.

417-547-7600



TABLE OF CONTENTS

8	Conversion Details and Important Changes to Your Accounts and Services
8	Personal Checking, Savings and Money Market Accounts
9	Deposit Accounts
12	Interest on Checking, Savings and Money Market Accounts
12	Certificates of Deposit
12	Individual Retirement Accounts
12	FDIC Insurance
13	Debit Cards
13	Automatic Payments Drafting from an Arvest Bank Debit Card
14	Lost or Stolen Card
14	ATM Locations and Networks
14	Interactive Teller Machines
15	Bank Statements and Online Banking Statements
16	Consumer Online Banking
16	Online Bill Pay
17	Consumer Mobile Banking
17	Telephone Banking
17	Overdraft Services
18	Night Drop Service
18	Bank by Mail Service
18	Loan Accounts
18	Credit Cards
18	Safe Deposit Boxes
19	Business Online and Treasury Management
19	Merchant Services
20	Fee Schedule
22	FNBC Bank Locations and Hours of Operation
22	Should You Have Questions

CONVERSION DETAILS AND IMPORTANT INFORMATION ABOUT CHANGES TO ACCOUNT TERMS AND SERVICES FOR CUSTOMERS OF ARVEST BANK

Our system conversion and changes to your account terms and services will take place beginning at **2:00 pm CST on Friday, February 4, 2022, through Sunday, February 6, 2022**. During this time, there is nothing you need to do. On **Monday, February 7, 2022**, your accounts will be accessed through FNBC Bank as outlined in this Conversion Guidebook.

PERSONAL CHECKING, SAVINGS AND MONEY MARKET ACCOUNTS

Your account number(s) will not change on checking, savings and Money Market Deposit Accounts during this conversion. We will honor Arvest Bank checks written prior to conversion for 90 days, provided you have sufficient available funds in your account at the time the checks are presented.

A Notice of Change (NOC) will be sent electronically by Arvest Bank to Automated Clearing House (ACH) originators that initiate electronic debits or credits to/from your Arvest Bank account. This NOC will advise the ACH originator to update their records with FNBC Bank's routing number. However, to ensure there is no disruption to your draft/direct deposit service, you should contact these companies to verify your new information is correct. **Some originators may discontinue the automated transactions if they do not hear from you regarding the routing number change.** The new routing and transit number on your FNBC Bank account(s) will be **082904991**.

Please note: The U.S. Government will not change the routing information for your benefits (such as Social Security benefits) automatically or based on a NOC from a bank. You must contact them directly via phone, toll free at (800) 772-1213 (TTY (800) 325-0778), or online at <https://www.ssa.gov/myaccount/>.

If you have any questions related to Direct Deposit or automated payments, please contact your local branch or call FNBC's Conversion Call Center at 870-257-1977.

On or about January 31, 2022, you will receive complimentary FNBC Bank replacement checks and deposit slips via U.S. mail from our check company, Harland Clarke, which will reflect your account number and FNBC Bank's routing and transit number. If you order checks through another source, you must provide your check vendor with the FNBC Bank name, your FNBC Bank account number, and routing and transit number which is **082904991**.

When you receive your complimentary new checks and deposit slips, please verify your personal information is correct and keep these in a secure place. Continue to use your Arvest Bank checks until February 4, 2022. After that time, please destroy your Arvest Bank checks. You can begin to use your new FNBC Bank checks on Saturday, February 5, 2022.

DEPOSIT ACCOUNTS

Your Arvest Bank checking, savings and Money Market accounts will be converted to an FNBC Bank account with the system conversion on Friday, February 4, 2022. The fees, interest rates, and terms and conditions will change. Below is a snapshot of your new FNBC Bank account type. This snapshot does not include all Terms & Conditions for your account. **Enclosed with this guidebook are the Terms & Conditions for your accounts and includes other important disclosures. Please review this documentation upon receipt and contact us if you have any questions.**

Personal Checking Accounts

IF YOUR ARVEST BANK ACCOUNT WAS	YOUR NEW FNBC BANK ACCOUNT WILL BE	THE FEATURES OF YOUR NEW ACCOUNT ARE
Free Blue Representative Payee	Slate Checking	<ul style="list-style-type: none"> No balance requirements \$3 monthly service charge <ul style="list-style-type: none"> Waived if you receive Online Banking Statements or maintain a daily minimum balance of \$5,000
Basic Blue myBlue Arvest Club	Cobalt Checking	<ul style="list-style-type: none"> \$6 monthly service charge that can be reduced or eliminated by <ul style="list-style-type: none"> \$3 waived for Online Banking Statements \$3 waived for using debit card for 15 POS (Point of Service) purchases per statement cycle \$3 waived for those 55+ All fees waived with minimum daily balance of \$5,000 Includes IDProtect®* for account holders and their immediate family members. <ul style="list-style-type: none"> Total Identity Monitoring Triple-Bureau Credit File Monitoring Identity Fraud Expense Reimbursement And more!
Platinum Checking Preferred Club	Sapphire Checking	<ul style="list-style-type: none"> \$8 monthly service charge if minimum daily balance of \$5,000 is not met Free Online Banking Statements <ul style="list-style-type: none"> \$3 per month for paper statements Earns interest

**Additional information and disclosures for IDProtect® are included. Please see the enclosed account Truth in Savings Disclosure.*

Personal Savings and Money Market Accounts

IF YOUR ARVEST BANK ACCOUNT WAS	YOUR NEW FNBC BANK ACCOUNT WILL BE	THE FEATURES OF YOUR NEW ACCOUNT ARE
Cool Blue Savings Looney Tunes Savings	Piggy Bank Savings	<ul style="list-style-type: none"> • For customers up to age 18 • Variable interest paid on balances greater than \$10 • No monthly service charge
Savings	Statement Savings	<ul style="list-style-type: none"> • Variable interest paid on balances greater than \$200 • No monthly service charge
Money Market	FNBC Money Market	<ul style="list-style-type: none"> • Tiered interest paid on balances greater than \$1,000 • \$10 monthly service fee if \$1,000 minimum daily balance is not met • Free Online Banking Statements <ul style="list-style-type: none"> • \$3 per month for paper statements • Unlimited deposits

Business Accounts

IF YOUR ARVEST BANK ACCOUNT WAS	YOUR NEW FNBC BANK ACCOUNT WILL BE	THE FEATURES OF YOUR NEW ACCOUNT ARE
<p>Non-Profit, Non-Interest Checking Free Business Checking</p>	<p>Free Business Checking</p>	<ul style="list-style-type: none"> • No minimum balance requirements • No monthly service charge • 100 free items <ul style="list-style-type: none"> • \$0.30 per item after first 100 • Free Online Banking Statements <ul style="list-style-type: none"> • \$5 per month for paper statements
<p>Small Business Checking</p>	<p>Small Business Checking</p>	<ul style="list-style-type: none"> • \$5 monthly service fee if \$1,000 minimum daily balance is not met • 250 free items <ul style="list-style-type: none"> • \$0.30 per item after first 250 • Free Online Banking Statements <ul style="list-style-type: none"> • \$5 for paper statements
<p>Business Checking Business Interest Checking Small Business Club Checking</p>	<p>Commercial Checking</p>	<ul style="list-style-type: none"> • Analyzed account • Earnings credit may offset any monthly service charges • Free Online Banking Statements <ul style="list-style-type: none"> • \$5 per month for paper statements, waived with \$5,000 minimum daily balance
<p>Business Money Market</p>	<p>FNBC Money Market</p>	<ul style="list-style-type: none"> • Tiered interest paid on balances greater than \$1,000 • \$10 monthly service fee if \$1,000 minimum daily balance is not met • Free Online Banking Statements <ul style="list-style-type: none"> • \$3 per month for paper statements • Unlimited deposits
<p>Business Savings</p>	<p>Statement Savings</p>	<ul style="list-style-type: none"> • Variable interest paid on balances greater than \$200 • No monthly service charge

INTEREST ON CHECKING, SAVINGS & MONEY MARKET ACCOUNTS

Interest accrued on your checking, savings, and Money Market account(s) through **Friday, February 4, 2022**, will be paid by Arvest Bank. Interest accruals will begin with FNBC Bank beginning **Saturday, February 5, 2022**.

CERTIFICATES OF DEPOSIT

Your account number and the Terms and Conditions of your Certificate of Deposit (CD) will not change during this conversion but may at renewal. The interest rate will be paid as per your stated current Arvest Bank CD Terms and Conditions (including interest rate, maturity date, interest payment, method, penalty, etc.). You will receive a maturity notice prior to your CD renewing and you will have up to 10 days after the maturity date to either renew the existing CD at FNBC Bank's current stated rate or select another option. For current rates, please contact your local branch or call us at **870-994-2311**.

INDIVIDUAL RETIREMENT ACCOUNTS (IRAS)

Your IRA plan will not change because of this conversion. Your IRA account will continue to function and be accessible to you as normal. You may continue to make contributions/distributions on your account in accordance with IRS regulations and limits.

FDIC INSURANCE

FNBC Bank and Arvest Bank deposit accounts are insured by the Federal Deposit Insurance Corporation (FDIC). If you currently have deposits at both banks, your deposits from Arvest Bank will be separately insured by the FDIC for 6 months after the conversion, which will take place on **February 4, 2022**. Please visit your local office or call our Conversion Call Center at **870-257-1977** to learn more about options for fully covering your deposits if your combined deposits with FNBC and Arvest exceed the maximum FDIC insurance limits.

DEBIT CARDS

You will receive a new FNBC Bank Debit Card in the mail during the week of **January 31, 2022**. Please activate this card as soon as possible and then keep it in a secure place. Do not attempt to use it until **Saturday, February 5, 2022**.

On **Friday, February 4, 2022, at 10 p.m.**, your Arvest Bank Debit Card will be deactivated, and new transactions will no longer be accepted. We recommend that you destroy your Arvest Bank card(s) after that time.

You may activate your new FNBC Bank Debit Card any time after receiving it by following the instructions included with your new card. We encourage you to complete the activation prior to **Friday, February 4, 2022**, so the card will be ready for use.

Your new FNBC Bank Debit Card also offers Digital Wallet to pay quickly and securely with just a few taps of your phone. Digital Wallet is compatible with Apple Pay®, Google Pay™, and Samsung Pay®.

Your new FNBC Bank Debit Card comes with the following limits:

Point-of-Sale (POS) Purchase Limit	\$1,500 per day
ATM Cash Withdrawals	\$1,500 per day
Combined Daily Limits (POS & ATM)	\$3,000 per day

Please note: Your Arvest Bank Debit Card can be used for transactions up to **10 p.m. on Friday, February 4, 2022**. You can begin using your new FNBC Bank Debit Card a **2 a.m. on Saturday, February 5, 2022**. Any transactions will be approved using your Arvest Bank account balance from Friday, February 4, 2022. This could result in an overdraft if your account balance is not sufficient to cover the transactions conducted. Please take note of your account balance on Friday, February 4, 2022, and use your debit card accordingly. [You may also want to plan to use other forms of payment during these conversion hours.](#) If you have any questions, please contact your local branch or call our Conversion Call Center at **870-257-1977**.

AUTOMATIC PAYMENTS DRAFTING FROM AN ARVEST BANK DEBIT CARD

You will need to contact companies drafting payments from an Arvest Bank Debit Card to provide them with your new FNBC Bank Debit Card information for future payments. You can make these changes on or after Monday, February 7, 2022.

LOST OR STOLEN CARD

If your FNBC Bank Debit Card is lost or stolen, please contact the bank immediately.

- During business hours, please call us directly at 870-994-2311 or toll-free at 888-435-BANK (2265)
- After hours, please call the SHAZAM® toll-free number at 800-383-8000 for 24/7 customer service.

ATM LOCATIONS AND NETWORKS

After initial card activation, you may use your new FNBC Bank Debit card at any of our ATMs or at any SHAZAM® Network Privileged Status ATM locations nationwide without incurring a service fee. Our FNBC Bank ATM locations are on the back cover of this guidebook and on our website at www.fnbc.us/findus.

The ATM at the West Plains location will be replaced and will be unavailable starting at **2 p.m. on Friday, February 4, 2022**, until **Monday, February 7, 2022**. The ATM at Mountain Grove will be upgraded and be unavailable starting at **2 p.m. on Friday, February 4, 2022**, until **Saturday, February 5, 2022**.

INTERACTIVE TELLER MACHINES

FNBC offers Interactive Teller Machines, or ITMs, at all of its existing locations. Referred to as iBankers at FNBC, ITMs function as a regular ATM but also give you the option to access live teller services, including deposits, withdrawals, transfers, balance inquiries and loan payments. FNBC is excited to announce that after the completion of this conversion, FNBC will install iBankers at both West Plains and Mountain View locations, which will provide extended hours of service for customers. You can expect to see these sometime in Spring 2022.

iBanker Hours of Operation:

Monday - Friday 7 a.m. - 7 p.m.

Saturday 8 a.m. - 2 p.m.

BANK STATEMENTS AND ONLINE BANKING STATEMENTS

As an added benefit, FNBC Bank will waive all paper statement fees for Arvest Bank customers until May 1, 2022. After that, standard statement fees for paper statements will be applied depending on account type.

Online Banking Statements are available for consumer and business customers.

Consumer Online Banking Statements are available through FNBC Online Banking and are free for all consumer customers. If you would like to enroll, click on 'Profile' at the top of your screen once you are signed into FNBC Online Banking. Then select 'Edit' next to 'Electronic Statements.' You can enroll in FNBC Bank Online Banking Statements beginning on **Monday, February 7, 2022**. Please note that you **cannot** enroll in Online Banking Statements through the FNBC Mobile Banking app.

Business Customers should contact Treasury Management Services at tmsreps@fnbc.us to request Online Banking Statements.

For consumer statements, your first FNBC Bank statement following the February 4, 2022, conversion will be processed on the last day of the month.

For business statements, your first FNBC Bank statement following the February 4, 2022, conversion will be processed on the last day of the month. Cut-off dates for business statements will be the last day of each month.

CONSUMER ONLINE BANKING

FNBC Online Banking will be available no later than **Monday, February 7, 2022**. You can access FNBC Online Banking when you visit FNBC Bank's website at fnbc.us.

The first time you log in, you will need to enroll as a new user. **You will not be able to enroll until the conversion is complete on Monday, February 7, 2022.**

To enroll:

- Visit fnbc.us
- Click on 'Online Banking' at the very top of the screen, on the right-hand side
- Choose "Enroll" from the Online Banking pop-up screen.
- Follow the step-by-step instructions to enroll. You will need your account number to enroll.
- Create your own unique username and it may be the same username you are currently using in your Arvest Bank Online Banking platform.
- Create password following FNBC's password requirements outlined below:
 - Minimum of 9 characters; maximum of 17 characters
 - Must contain 1 upper case letter, 1 lower case letter, 1 number and 1 special character (ie. !@\$%&)

If you encounter a problem, please contact your local branch or call us at **870-257-1977**.

ONLINE BILL PAY

In preparation for the conversion, the last day to schedule a new bill payment to be made from your Arvest Bank account is **Sunday, January 30, 2022**. Established and recurring bills will be paid through Friday, February 4, 2022. All payments after this date need to be set up and paid out of FNBC Bank's Online Bill Pay. Your payment history, recurring payments and payment categories will not carry over through the conversion. **We encourage you to print out or save a copy of your Bill Pay history for future reference.**

You can enroll in Online Bill Pay through FNBC Online Banking by simply clicking on the option for Bill Pay once you are logged in. You will not be able to enroll in Bill Pay until you enroll in Online Banking. **You will not be able to enroll until the conversion is complete on Monday, February 7, 2022.**

CONSUMER MOBILE BANKING

FNBC Mobile Banking will not be available until **Monday, February 7, 2022**. You can enroll in Online Banking first and use your newly established FNBC Online Banking username and password to access FNBC Mobile Banking for the first time or you may enroll for the first time through the FNBC Mobile Banking app.

FNBC Mobile Banking is available as a free download in the iTunes App Store® for iOS devices and in Google Play™ for Android™ devices.

If you have any questions about FNBC Online or Mobile Banking, please contact your local branch or call our Conversion Call Center at **870-257-1977**.

TELEPHONE BANKING

The FNBC Call First Telephone Banking number is **(888) 435-2265**. You may access your account(s) beginning **Monday, February 7, 2022**, at this number. You must enroll using the steps prompted on the phone call. The Call First system will validate your identity using the last four numbers of your Social Security Number. You will also be asked to create a new PIN during the initial call.

OVERDRAFT SERVICES

Beginning **February 7, 2022**, transaction requests which exceed the available balance in your account will be denied. Overdraft lines of credit or accounts tied to a debit card for overdraft protection **WILL NOT** be included in the conversion of account services. You may apply for Overdraft Privilege or Overdraft Protection at your local branch or by calling our Conversion Call Center at **870-257-1977** on or after **Monday, February 7, 2022**.

FNBC Bank offers two overdraft protection services:

- **Overdraft Privilege:** A dynamic limit based on account activity and related balances. Customers must apply, subject to approval, fees may apply.
- **Overdraft Protection:** Customers have the option to link a checking, savings, or Money Market account; in the event of an overdraft, the linked account will transfer available funds automatically to cover the overdraft, fees may apply.

NIGHT DROP SERVICE

Night Drop Services will continue uninterrupted.

BANK BY MAIL SERVICES

After **Tuesday, February 1, 2022**, customers using Bank by Mail services should begin mailing deposits and payments to the address below:

FNBC Bank
P.O. Box 8
Ash Flat, AR 72513

LOAN ACCOUNTS

The terms and rate structure of your loan will remain the same and will not change during this conversion. **Additionally, your loan account number(s) will not change.** Your automatic payments will transfer over during the conversion, or you can make payments at your local branch or online. If you wish to make your loan payment through an ACH or wire transfer, please use the FNBC Bank routing and transit number which is **082904991**. You can continue to use your existing coupon book to make payments, if applicable.

CREDIT CARDS

Arvest Bank credit card accounts are not part of this conversion and you should not experience any change in service. FNBC Bank will not accept payments for Arvest Bank credit cards.

FNBC Bank offers Credit Cards for both personal and business use. For more information or to apply for an FNBC Bank Personal Credit Card, please visit our website at fnbc.us. For more information or to apply for an FNBC Bank Business Credit Card, please contact Jessica Harper, Vice President of Treasury Management Services, at jharper@fnbc.us or at **870-625-1027**.

SAFE DEPOSIT BOXES

Your safe deposit box rental fee will remain the same until your current term renews. You can continue to access your safe deposit box as usual during regular business hours. At the next scheduled renewal, your rental fee may change based on the fee schedule on page 21. You can continue to either have your payment automatically deducted from your FNBC Bank account, or you can make your payment manually. Rental fees that are automatically deducted out of an FNBC Bank account will receive a \$2 annual discount.

BUSINESS ONLINE AND TREASURY MANAGEMENT

If you are a business currently enrolled in online banking, you will receive login credentials via the email address on file prior to **Monday, February 7, 2022**. Accounts will be loaded into your Business Online no later than **Monday, February 7**. If you do not receive your login credentials, contact Treasury Management Services at tmsreps@fnbc.us.

If you currently originate ACH transactions, use Remote Deposit Capture or other online enhanced services, FNBC Bank will be contacting you personally prior to Friday, **February 4, 2022**, to set up a time to provide information and training on our Cash Management and Remote Deposit Capture systems. Until that time, your current Arvest Bank services will continue uninterrupted.

In addition, FNBC Bank offers a variety of ways to help you manage your business. We understand that no two businesses are the same. That is why our customizable Treasury Management solutions are tailored to fit your unique business profile. Our experienced professionals will work closely with you to determine how our service can help increase the efficiency of your day-to-day operations.

For additional information regarding Treasury Management Services, please contact Jessica Harper, Vice President of Treasury Management Services, at jharper@fnbc.us or at **870-625-1027**.

MERCHANT SERVICES

Merchant services accounts are not part of this conversion. If you are using an Arvest Bank deposit account to receive payments, you will need to update your routing and account number by **Friday, February 4, 2022**.

FNBC Bank does offer competitive merchant services products through BancCard of America. Please contact Jessica Harper, Vice President of Treasury Management Services, at jharper@fnbc.us or at **870-625-1027**, to request a meeting with a local representative.

FEE SCHEDULE

Below you will find the FNBC Bank fee schedule. This fee schedule becomes effective **Saturday, February 5, 2022.**

Business customers in Commercial Checking should see the inserted account Terms and Conditions and Truth in Savings Disclosure for fee schedule.

Description	FNBC Bank Fee
Return Check Charge	\$25.00 per item
Overdraft Charge <i>Created by check, in person withdrawal, ATM withdrawal or other electronic means</i>	\$25.00 per item
Overdraft Protection Transfer	\$5.00 per day
ACH Return Charge	\$25.00 per item
Stop Payment/Stop Payment Renewal	\$25.00 per request
Return Deposit Verification	\$5.00
Return Deposit Items Requiring Collection	\$20.00
Collections outgoing	\$15.00
Return Mail Processing	\$5.00
Account Research/Assistance Fee	\$15.00 per hour
ACH Payment (Popmoney)	\$0.35 per transaction
Missing/Incorrect Taxpayer ID	\$5.00 per month
Incomplete Account Agreement	\$5.00 per month
Dormant Account Fee	\$5.00 per month
Account Deposit Verification	\$5.00
Temporary Checks	\$0.25 per check
Check Copy	\$1.00 per check
Account Status Print Out	\$1.00
Paper Statement Fee	\$3.00 per statement
Phone Transfer Charge	\$1.00 per transfer
Signature Card Revision	\$5.00
Excess Savings Withdrawal	\$2.00 per withdrawal
Closing Fee <i>(new account closed in first 90 days)</i>	\$10.00
Reorder Debit Card	\$7.50
Rush Order Debit Card	\$30.00
ATM Transaction Fee <i>(Non-SHAZAM® network ATM)</i>	\$2.00 per transaction
Bill Pay Inactivity Fee	\$5.00 per user per month
Transfer Now	\$5.00 per transfer
Certificate Early Withdrawal Fee	\$30.00 per withdrawal

Description (continued)	FNBC Bank Fee (continued)
Certified Checks <i>(55 years or older up to 5 checks free)</i>	\$5.00
Safe Deposit Box 2x5	\$12.00
Safe Deposit Box 3x5	\$22.00
Safe Deposit Box 5x5	\$27.00
Safe Deposit Box 3x10	\$32.00
Safe Deposit Box 5x10	\$37.00
Safe Deposit Box 10x10	\$77.00
Safe Deposit Box Late Payment Fee	\$10.00
Safe Deposit Box Late Payment Billing Fee	\$2.00
Safe Deposit Box Key Replacement Fee	\$25.00
Safe Deposit Box Drilling Fee	\$150.00

FNBC BANK CONTACT INFORMATION, LOCATIONS AND HOURS OF OPERATION

Phone numbers:

Conversion Call Center: 870-257-1977

- January 5 – February 18 available from 8 a.m. – 4:30 p.m. Monday – Friday
- Extended hours January 31 – February 11 from 7 a.m. – 7 p.m. every day

Main Phone Line: 870-994-2311

- Available from 8 a.m. – 4:30 p.m. Monday – Thursday
- Available from 8 a.m. – 5 p.m. Friday

FNBC Call First Telephone Banking: 888-435-BANK (2265)

- Available 24/7

Website: fnbc.us

Missouri Offices:

West Plains	Mountain Grove
1311 Porter Wagoner Blvd.	111 N. Maple Ave.
417-853-4200	417-547-7600

SHOULD YOU HAVE QUESTIONS ABOUT THE CONVERSION

We trust this information has been helpful in guiding you through our upcoming systems conversion. We look forward to having you as our customer and continuing to serve all your financial needs.

If you have any questions, you may visit us at any of our locations, call us at our Conversion Call Center at **870-257-1977** or visit our website at **fnbc.us**.

All locations have **iBanker Live Tellers** and ATMs onsite. iBankers Live Tellers are available at all current locations **Monday – Friday from 7 a.m. to 7 p.m. and Saturdays from 8 a.m. – 2 p.m.**

Ash Flat Office *(Main Location)*

636 Ash Flat Dr.

P.O. Box 8
Ash Flat, AR 72513

Lobby:
Monday - Thursday, 8 - 4:30
Friday, 8 - 5

Batesville Office

1388 Harrison St.

P.O. Box 4237
Batesville, AR 72503

Lobby:
Monday - Thursday, 8 - 4:30
Friday, 8 - 5

Cherokee Village Office

10 Santee Dr.

P.O. Box 457
Cherokee Village, AR 72529

Lobby:
Monday - Friday, 9 - 4:30

Hardy Office

201 W. Main St.

P.O. Box 730
Hardy, AR 72542

Lobby:
Monday - Thursday, 8 - 4:30
Friday, 8 - 5

Highland Office

1476 Hwy 62/412
Highland, AR 72542

P. O. Box 8
Ash Flat, AR 72513

Lobby:
Monday - Thursday, 8 - 4:30
Friday, 8 - 5

Horseshoe Bend Office

901 S. Bend Dr.
Horseshoe Bend, AR 72512

P.O. Box 314
Franklin, AR 72536

Lobby:
Monday - Friday, 9 - 4:30

Jonesboro Office

2631 Race St.
Jonesboro, AR 72401

Lobby:
Monday - Thursday, 8 - 4:30
Friday, 8 - 5

Mammoth Spring Office

358 Hwy 63 S.

P.O. Box 10
Mammoth Spring, AR 72554

Lobby:
Monday - Thursday, 8 - 4:30
Friday, 8 - 5

Melbourne Office

1069 E. Main St.

P.O. Box 549
Melbourne, AR 72556

Lobby:
Monday - Thursday, 8 - 4:30
Friday, 8 - 5

Mountain Home Office

102 Hwy. 62 E.
Mountain Home, AR 72653

Lobby:
Monday - Friday, 8 - 5

Salem Office

233 Main St.

P.O. Box 487
Salem, AR 72576

Lobby:
Monday - Thursday, 8 - 4:30
Friday, 8 - 5

