

## equality Checking Account FAQ's

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### **Is there a monthly service charge for equality Checking?**

There is never a monthly service charge for equality Checking. It is always a free account.

### **What are the 4 simple conditions to qualify for the rewards?**

- 1) Make 12 MasterCard Debit Card purchases. Transactions must post each month by the end of the last day of your statement cycle.
- 2) Process 4 ATM withdrawals to your account during the statement cycle.
- 3) One direct deposit of payroll, social security, government or retirement benefits to your free equality (logo\_ Checking account per statement cycle.
- 4) "Sign-up" for internet banking and receive your statements electronically. (You can save them to your computer and see them whenever you like.)

### **Why does equality Checking have conditions?**

We ask you to do a few simple things to help us operate more efficiently, and then we pass those savings on to you by paying a premium interest rate.

### **What happens if I'm not able to meet the 4 simple conditions for equality Checking?**

You will still earn interest on your checking balance, just at a lower rate, and you can start over the next statement cycle to meet the 4 simple conditions.

### **Can the interest rate on my equality Checking change?**

Yes, this is a variable rate and can change at any time. It will always be a very viable and appealing rate.

### **How is the interest calculated?**

The rate is calculated daily and paid monthly.

### **If I meet the 4 simple conditions, when will I receive my rewards?**

Interest will be paid on the statement cutoff date.

### **How will I know that I have qualified for my rewards at the end of the statement cycle?**

Your interest amount will be listed on your monthly electronic bank statement.

### **Will I receive a 1099 at the end of the year reflecting interest earned on my equality Checking?**

If the total interest earned on the account is \$10.00 or greater, a 1099 will be sent.

**If my account balance goes negative, will I still be able to qualify for my rewards during that statement month?**

Yes, as long as the 4 simple conditions are met, you will receive your rewards on the positive balance.

**If I don't meet the 4 simple conditions during a statement cycle, can I still have a chance to qualify during the next statement cycle?**

Yes, all 4 simple conditions start over at the beginning of each statement cycle.

## **Direct Deposit**

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**Is Direct Deposit required?**

Yes, at least one recurring Direct Deposit per statement cycle must be received through the Automated Clearing House (ACH). It must be your payroll, social security, government or retirement benefits to qualify.

**Will a Direct Deposit to my savings account also meet the requirement?**

No, the Direct Deposit must be linked to your [equality](#) Checking.

## **MasterCard Debit Card Purchases**

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**How will I know how many Debit Card purchases have posted to my account each statement cycle?**

MasterCard Debit Card purchases will post as a “point of sale” (POS) or Debit Card Debit entry on your statement.

**If I use my Debit Card at an ATM, will that transaction count toward my 4 simple conditions?**

Yes, using the Debit Card at an ATM will count toward the ATM usage condition, **BUT** the required Debit Card transactions must be purchases, either by using your PIN or by signing for the purchase.

**Can I carry over Debit Card purchases in excess of the required number to the next statement cycle?**

No, at the start of each statement cycle, all the conditions for the rewards start over.

**If I miss my 4 simple conditions by only one Debit Card purchase, can I call in and get my interest anyway?**

No, all 4 simple conditions must be met in order to receive the rewards.

## Electronic Statements

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### **Do I have to access my Electronic statement online in order to qualify for the rewards?**

You are not required to access your Electronic statements. You will no longer receive paper statements, so if you want to look at your account history, you can do this by accessing “e statements” through Online Banking. Please note: It is your responsibility to review your statement and report any errors within 30 days. If you fail to do so, you may lose important rights regarding error resolution.

### **How do I get copies of my checks?**

Through Online Banking, you can view and print electronic images of your checks at no charge.

### **What if I need a printed copy of my statement?**

Within Online Banking, there is a printable version of your Electronic statement.

### **How long will my Electronic statements be available online?**

We archive Electronic statements for 18 months.

## Account Limits

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### **Is there a limit on the amount of money I can keep in my equality Checking account?**

No, you can keep as much money as you want in the account. You will earn the premium APY interest rate for balances up to \$20,000 and a lower APY on the remaining balance over \$20,000 if the 4 simple conditions are met. If you are not able to meet the conditions, you will still earn the minimum interest rate on your checking account balance.

### **Do I have to keep a minimum balance in my equality Checking to receive my rewards?**

There is no minimum balance requirement.

### **What is the minimum opening deposit for equality Checking?**

Your minimum deposit to open equality Checking is \$25.

## Opening/Converting Accounts

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### **Is overdraft protection available for equality Checking?**

Yes, overdraft protection is available to qualified customers with an active Savings Account.

**Will I be able to use my Debit Card and checks from my old First National Bank Checking Account with my equality checking?**

Yes, you will be able to use both your current Debit Card and checks with your converted equality Checking.

**If I switch my current First National Bank Checking Account to an equality Checking, will my account number stay the same?**

Yes, you will have the same account number.

**How can I change my current checking account to equality Checking?**

Stop by any branch and a First National Bank in Carlyle associate will be happy to help you convert your present checking account to equality Checking account.

**Can multiple people use the same equality Checking?**

Yes, anyone who is at least 18 years of age and listed on the account may use the equality Checking. The required 12 Debit card transactions are an accumulative total of all cards attached to the equality Checking account.

**Can a DBA or Business use this account?**

No, equality Checking is only available to personal accounts.

**Is there a limit on the number or kind of transactions I can process through equality Checking?**

No, there is no limit on the number or kind of transactions you process through the account.

**Will I receive free checks with my new equality Checking?**

You will be responsible for purchasing checks, however New accounts will receive 50 free checks.

**Is there a way to track Mastercard Debit Card purchases?**

Yes! You can track your debit card activity and ATM transactions by logging into First National Bank's On-line Banking.

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