



First National Bank  
*of America*

## New Customer Checklist

Please complete the following items and return to  
First National Bank *of America* in the enclosed envelope.  
Please do not send payments with the documents.

- ☐ Substitute W-9
  - ☐ Please make corrections to the information as needed
- ☐ Autopay
  - ☐ Sign up for our fee free service to make your monthly payments on the same date each month
- ☐ Authorization and mortgagee clause consent
  - ☐ Completion of this form will allow us to contact your insurance agent/company to obtain your insurance information on your behalf
  - ☐ Alternatively you can submit a copy of your current insurance declarations page(s)
    - ☐ Hazard Insurance
    - ☐ Flood Insurance
    - ☐ Condo Association Insurance
- ☐ Third party authorization, optional
  - ☐ Complete and sign this form if you wish to authorize individuals who are not on the note to receive all information on your account.
  - ☐ Please note, you may revoke this information by contacting us in writing at any time.



**First National Bank**  
*of America*

# Payment Options

## **Automatically Recurring ACH**

- The easiest option, set it up once and you're done!
- No fee for this payment type

## **Pay Online**

- Convenient option available 24/7
- [www.fnba.com](http://www.fnba.com)
- \$2 fee

## **Phone Pay**

- Great option for a last minute payment
- 800-266-7661 ext. 8904
- \$5 fee

## **Pay by Mail**

- Mail your payment to:  
First National Bank *of America*  
P.O. Box 30112  
Lansing, MI 48909-7612
- No fee for this payment type

**If you have questions or would like information on other payment options, please call 800-266-7661**



# Autopay

To have your payment automatically withdrawn, simply complete this form and return it via:

- Email: [service@fnba.com](mailto:service@fnba.com)
- Fax: 517-336-0497
- Mail: FNBA Customer Service PO Box 980  
East Lansing, MI 48826
- Phone: Call 800-266-7661 to setup autopay

NAME \_\_\_\_\_

PLEASE PRINT

FNBA LOAN NUMBER \_\_\_\_\_

NAME OF YOUR BANK/CREDIT UNION \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_

BANK ROUTING NUMBER \_\_\_\_\_

(For savings accounts, contact your bank for this number)

BANK ACCOUNT NUMBER \_\_\_\_\_

WHICH ACCOUNT WOULD YOU LIKE DEBITED?

Checking ☐ Savings ☐

WHICH TYPE OF BANK ACCOUNT IS THIS?

Personal ☐ Business ☐

PLEASE CHOOSE DATE FOR WITHDRAWAL  
(IF OTHER THAN DUE DATE).

ADDITIONAL FUNDS \_\_\_\_\_

(If you want to pay extra each month to be applied to principal, indicate the extra amount here)

I hereby authorize **First National Bank of America** (FNBA) to debit my bank account for my monthly loan/rent payment. FNBA will notify me with written confirmation and the effective date of my first automatic debit. This authorization will remain in effect until I notify FNBA in writing, **three (3) business days before my due date** that I wish to cancel it, (**\*\*Remember, if your monthly escrow increases, your ACH will automatically increase\*\***) allowing FNBA reasonable time to act upon my request. I understand that FNBA reserves the right to cancel this agreement, in writing, at any time. (Should any debit be returned for non-sufficient funds there may be an NSF fee and late fees may be incurred)

**Please sign here** \_\_\_\_\_

Must be signature of authorized account holder

**Date** \_\_\_\_\_

**Please include day time phone number** \_\_\_\_\_



R10/29/17



First National Bank  
*of America*

## MORTGAGE FREQUENTLY ASKED QUESTIONS

### 1. Who is First National Bank of America?

Established in 1955, FNBA is a national bank and an Equal Housing Lender. We service loans in all fifty states from our headquarters in East Lansing, Michigan.

### 2. How do I make my payments?



**Enroll in Autopay** to setup automatically scheduled payments. This convenient option is easy, ensures that your payment is always on-time, and is a completely free service!



**Mail your payments to:**  
First National Bank of America  
P.O. Box 30112  
Lansing, MI 48909



**Call and speak to a representative at** 800-266-7661 to make a payment (\$5.00 fee)  
**Call our 24/7 hotline** and make a payment at any time.  
888-PAY-FNBA (888-729-3622)  
Access Code: 50653788 (\$5.00 fee)



**Pay online at [www.fnba.com](http://www.fnba.com)**  
(\$2.00 fee)



**Customer Service**  
800-266-7661  
[service@fnba.com](mailto:service@fnba.com)  
P.O. Box 980  
East Lansing, MI 48826



**Payment Assistance**  
Phone: 800-642-4578  
Monday-Friday 8AM to 9PM ET  
Saturday 9AM to 3PM ET



**Taxes/Insurance**  
800-266-7661 (option 7)  
[taxes@fnba.com](mailto:taxes@fnba.com)  
[insurance@fnba.com](mailto:insurance@fnba.com)  
P.O. Box 980  
East Lansing, MI 48826



**Call our Loan Info Hotline 24/7**  
833-FNB-DATA (833-362-3282)

### 4. Can I view my account information on the internet?

Yes! Basic account information is available by visiting [www.fnba.com](http://www.fnba.com). Please select Loan in the Login dropdown menu. Once you have logged into your loan account by following the instructions on the screen you can review your loan account information and make a payment online. Call us and we will walk you through if you have any questions.

### 5. What if I have a problem making my monthly payment?

If you think that you may have trouble making your payment on time, please let us know as soon as possible by calling **800-642-4578** so that we can start working to help resolve your situation.

### 6. Can I send additional payments?

Yes. If your loan is current, and there are no fees owed, any payment in addition to your regularly scheduled payment amount will be applied to your principal balance.



First National Bank  
*of America*

## TAX, INSURANCE, AND ESCROW FREQUENTLY ASKED QUESTIONS

### INSURANCE COVERAGE

#### 1. Do I need to purchase Hazard/Homeowners/Commercial Insurance?

Absolutely! It is important to protect your investment with adequate insurance coverage. It is also a requirement of your contract to maintain adequate insurance on your structure at all times. Adequate insurance is an amount that is at least equal to the outstanding principal balance of your loan or the replacement cost value of your structure.

#### 2. Do I need to purchase Flood Insurance?

Perhaps. First National Bank of America (FNBA) requires that flood insurance be obtained when required by federal law. You will be notified if FNBA determines that you are required to purchase flood insurance for your property. Please contact us if you have any questions.

#### 3. What is Proof of Insurance?

Proof of insurance is a document from your insurance company verifying that a policy has been obtained for your property including the policy amount and coverage dates. A copy of the declarations page is sufficient proof of insurance in most instances. This is usually the first page of your policy, tells the amount of coverage, and gives us the requisite details of the policy.

***First National Bank of America (FNBA) must be named as Mortgagee on your policy.***

If you have recently transferred to FNBA and we are unable to amend the mortgagee clause through your insurance provider we will contact you for assistance in making this change.

#### 4. What if I don't provide Proof of Insurance?

After sending adequate notice, we will apply force-placed insurance to the property, and the premium will be charged to your balance or escrow. This force-placed insurance is called Collateral Protection Insurance (CPI). This insurance is more expensive and covers only our interest in the property — it doesn't cover your equity, the contents of your home, or protect you from personal liability.

### PROPERTY TAXES

#### 1. If you have an escrow account for your property taxes

- Please forward any tax bills that you receive to our Tax Department.
- In most instances only your regular real estate taxes will be paid from your escrow account.
- Please contact us if you have any questions about which tax bills will be paid from your escrow account.

#### 2. If you do not have an escrow account for your property taxes

- You are responsible for paying your property taxes directly.
- Please forward a copy of the paid receipt to our Tax Department at the address below.

#### 3. How do I establish an escrow account?

Please contact us and we will be happy to set up an escrow for your taxes and/or insurance payments.

First National Bank of America  
Tax/Insurance Department  
P.O. Box 980  
East Lansing, MI 48826

Toll Free: 1-800-266-7661 (option 7)  
Fax: (517) 336-8428  
E-mail: [insurance@fnba.com](mailto:insurance@fnba.com)  
[tax@fnba.com](mailto:tax@fnba.com)

Invoice Statement for February 2019

Questions?  
Please contact us

P.O. Box 30112  
Lansing, MI 48909-7612  
1(800)266-7661  
Se Habla Español  
Service@fnba.com

Invoice #2439781

This date indicates the last day of your grace period. If your payment is received after this date the additional late fee is added to the balance.

Mr. John W. Doe  
P.O. Box 123  
AnyTowne, MI 12345

Account Number	55555
Date Due	March 15, 2019
Amount Due	\$ 444.67
If payment is received after 03/20/19, \$35.00 late fee will be charged.	
Property Address: 1234 Calle Ave. AnyTowne, MI 12345	
Escrow Balance:	\$ 1,166.94
Unapplied Funds:	\$ 0.00
Account Status:	Current

General loan information including your next payment due date and amount

Explanation of Amount Due	
Principal	\$ 84.41
Interest	\$ 170.26
Escrow for Taxes and Insurance	\$ 190.00
Collateral Protection Insurance	\$ 0.00
Regular Monthly Payment	\$ 444.67
New Fees and Charges	\$ 0.00
Past Due Payments	\$ 0.00
Total Amount Due	\$ 444.67

Breakdown of total amount due

Fees assessed

Account Information		
Current Balance:	\$ 22,828.36	(NOT a payoff Amount)
Interest Rate:	8.95%	
Pre-payment penalty:	NO	

Balance

**Important Information**  
You have taxes that are coming due. If you receive a bill, please forward it to the escrow department at First National. Thank you.  
  
First National Bank of America offers competitive rates on CDs. Open an account online today at [www.fnba.com](http://www.fnba.com) or contact an account representative at 800-968-3626, ext. 8906.

Look here for important messages!

A \$25.00 fee will be applied for any returned check.

Transaction Activity (01/24/19 - 02/21/19)									
Date	Payment Type	Amount	Principal	Interest	Escrow	CPI	Late	Unapplied	Other
02/07/19	02/15/2019 Payment	\$ 450.00	\$ 89.07	\$ 170.93	\$ 190.00				

Recent Transaction History

Past Payments Breakdown		
	Paid Since Last Invoice	Paid Year to Date
Principal	\$ 89.07	\$ 177.48
Interest	\$ 170.93	\$ 342.52
Escrow (Taxes and Insurance)	\$ 190.00	\$ 380.00
Fees	\$ 0.00	\$ 0.00
Partial Payment (Unapplied)	\$ 0.00	\$ 0.00
Total	\$ 450.00	\$ 900.00

Breakdown of funds since last billing statement and year to date

Please detach this portion and return it with your payment. Don't forget to include your account number and any special payment instructions on your check.

Mr. John W. Doe  
Account Number: 55555

Make Checks Payable to:  
First National Bank of America  
P.O. Box 30112  
Lansing, MI 48909-7612

Payment Due Date:	March 15, 2019
Total Amount Due:	\$ 444.67

**FACTS****WHAT DOES FIRST NATIONAL BANK *of* AMERICA (FIRST NATIONAL) DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Transaction history and credit history</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First National chooses to share; and whether you can limit this sharing

Reasons we can share your personal information	Does FIRST NATIONAL share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> To offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes –</b> Information about your transactions and experiences	Yes	In Some Instances
<b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	<p><b>Give us a call at:</b>  <b>Loan Customers: 800-266-7661</b>  <b>Deposit Customers: 800-968-3626</b>  <b>Or Visit our website at: <a href="http://www.fnba.com/resources/privacypolicy/">www.fnba.com/resources/privacypolicy/</a></b></p>
-------------------	---

## Who we are

Who is providing this notice?	First National Bank <i>of America</i> ; First National Acceptance Company; First National Development Company, Rose Acceptance, Inc.; and Rose Land and Finance Corporation.
-------------------------------	--

## What we do

How does FIRST NATIONAL protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does FIRST NATIONAL collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Pay your bills or make deposits or withdrawals from your account</li> <li>• Use your credit or debit card</li> </ul> <p>We also collect personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Our affiliates include financial companies such as First National Acceptance Company; First National Development Company, Rose Acceptance, Inc.; and Rose Land and Finance Corporation</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• First National Bank <i>of America</i> does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• First National Bank <i>of America</i> does not jointly market.</li> </ul>

## Other important information

Special notice for residents of CALIFORNIA: We will not share information we collect about you with nonaffiliates unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit our sharing among our affiliates to the extent required by California law.

Special notice for residents of VERMONT: We will not share your information with affiliates, other than information relating to your account transactions and our experiences with you, except as permitted or required by applicable law. FIRST NATIONAL does not share your information with nonaffiliates, except as permitted or required by applicable law.