

Welcome!

New Customer Checklist



First National Bank
of America

Welcome to First National Bank *of America*!

We're thrilled to have you as a customer and want to officially welcome you to First National Bank *of America* (FNBA). Please review the information contained in this packet and follow the checklist below regarding the forms that may need to be completed and returned to us using the envelope provided in this packet.

- ☐ **AutoPay:** This form will enroll you in our fee-free AutoPay service which automatically withdraws your monthly payment from the bank account you specify.

- ☐ **Authorization and Mortgagee Clause Consent:** This form permits us to contact your insurance company to attempt to obtain a copy of your homeowner's insurance on your behalf. You may also choose to provide a copy of your current insurance declarations page(s) instead:
 - ☐ Hazard Insurance
 - ☐ Flood Insurance
 - ☐ Condo Insurance

- ☐ **Email and Text Message Communication Authorization:** This form authorizes us to discuss and release any and all information pertaining to your account via email and/or text message.

- ☐ **Third Party Authorization:** This form allows you to authorize an individual not listed on your loan to receive any and all information related to your account. This authorization may be revoked at any time by contacting us in writing.

- ☐ **W-9:** Please review the enclosed W-9 carefully to ensure all information is accurate. If you find any errors or updates that need to be made, mark the necessary changes and return the document to us using the enclosed envelope.

Please complete this checklist.
All checklist forms are labeled:



HELOC Frequently Asked Questions



First National Bank
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Who is First National Bank of America?

Established in 1955, First National Bank of America (FNBA) is a national bank located in East Lansing, Michigan. As an Equal Housing Lender, we service loans in all 50 states from our headquarters.

How do I make payments?



AutoPay (No processing fee): Never worry about missing a payment! Our free AutoPay service automatically withdraws your payment from the bank account you specify.

Call us at **800.266.7661** or complete and return the enclosed AutoPay form.



Online (\$2.00 processing fee): Quick, easy, and available 24/7.

Visit **www.fnba.com** and click 'Login' from the home page to make a payment.



Phone (\$5.00 processing fee): Speak to our team directly.

Call us at **800.266.7661** during our business hours.



24/7 Hotline (\$5.00 processing fee): Automated line available 24/7.

Call **888.PAY.FNBA** and enter **access code '50653788'**.



Mail (No processing fee): Send a check along with the detachable portion of your invoice.

Address your payment to **First National Bank of America** at **PO Box 30112, Lansing, MI 48909.**

Who should I contact if I have questions?

Customer Service:

Phone: 800.266.7661 | Fax: 517.336.0497

Email: service@fnba.com

Hours: Monday – Friday: 8:00 AM – 5:30 PM ET

Saturday: 9:00 AM – 1:00 PM ET

Insurance Department:

Phone: 800.266.7661 | Fax: 517.336.8429

Email: insurance@fnba.com

Hours: Monday – Friday: 8:00 AM – 5:00 PM ET

Tax Department:

Phone: 800.266.7661 | Fax: 517.336.8428

Email: tax@fnba.com

Hours: Monday – Friday: 8:00 AM – 5:00 PM ET

Payment Assistance:

Phone: 800.642.4578

Hours: Monday – Friday: 8:00 AM – 9:00 PM ET

Saturday: 9:00 AM – 3:00 PM ET

Can I view my account information online?

Yes, your account information is available at **www.fnba.com**. Click 'Login' from the home page and select 'Banking Login' to review your HELOC loan information and make payments online.

Can I send additional payments?

Yes, if your HELOC is current and there are no fees owed, you can send additional payments. Any payment in addition to your regularly scheduled payment amount will be applied to your principal balance.

Is there a pre-payment penalty?

No, FNBA does not assess a penalty for paying off your mortgage early.

Escrow, Tax, & Insurance Frequently Asked Questions



First National Bank
of America

What is an escrow account?

An escrow account is an account set up by your lender (FNBA) to hold funds for paying property taxes and home insurance premiums when due. Each month, you contribute a portion of these costs along with your loan payment. FNBA then uses the funds in your escrow account to pay those bills on your behalf.

I have an escrow account set up but I received a tax bill, what do I do?

We will pay your real estate taxes for you using your escrow account. In most cases, only your regular real estate taxes will be paid from your escrow account. It is your responsibility to pay non-real estate bills (such as water, sewer, or solid waste) or any other supplemental tax bills that are not included in your regular real estate bill. Please forward any tax bills you receive to our Tax Department at the address below.

What if I don't have an escrow account?

If you do not have an escrow account, you are responsible for paying your property taxes directly. You are expected to pay the full amount of the taxes owed on or before the date they are due.

How do I set up an escrow account?

Contact us and we will help set up your account.

Do I need to purchase hazard, homeowners, or commercial insurance?

Yes, it's important to protect your investment with adequate insurance coverage. Your contract also requires that you maintain insurance on your structure at all times. Adequate insurance means coverage equal to at least the full credit limit of your HELOC.

Do I need to purchase flood insurance?

Yes, First National Bank of America (FNBA) requires flood insurance when mandatory by federal law. If it is determined that flood insurance is necessary for your property, you will be notified.

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 date(s). A copy of the declarations page (usually the first page of your policy) is sufficient in most cases. It lists the amount of coverage and provides the necessary policy details. If you recently transferred to FNBA and we cannot amend the mortgagee clause through your insurance provider, we will contact you for assistance in making this change.

Note: First National Bank of America must be named as the Mortgagee on your policy.

What if I don't provide proof of insurance?

After sending adequate notice, FNBA will obtain Force-Placed Insurance (FPI) and charge the premium to your escrow account. Force-Placed Insurance is typically more expensive and only covers First National Bank of America's interest in the property. It does not protect your equity, home contents, or personal liability.

Insurance Department Contact Information

Email: insurance@fnba.com

Fax: 517.336.8429

Call: 800.266.7661

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

Tax Department Contact Information

Email: tax@fnba.com

Fax: 517.336.8428

Call: 800.266.7661

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



Autopay



First National Bank
of America

To have your monthly payment automatically withdrawn from the bank account you specify, complete and return this form using one of the methods listed below or call us at **800.266.7661** to enroll.

Borrower: _____ FNBA Account Number: _____
Please print your full name.

Bank/Credit Union Name: _____

Bank/Credit Union City: _____ Bank/Credit Union State: _____

Account Type: ☐ Personal Checking ☐ Personal Savings ☐ Business Checking ☐ Business Savings

Routing Number: _____ Account Number: _____

Preferred Withdrawal Date: ____/____/____ Additional Monthly Payment: \$_____
If other than due date. If you'd like to pay extra toward your principal.

I hereby authorize First National Bank of America to debit my bank account for my monthly payment plus the amount written in the "Additional Monthly Payment" section above (if applicable). First National Bank of America will notify me with written confirmation and the effective date of my first automatic debit. In the event of an error, I authorize First National Bank of America to initiate electronic credit or debit entries to the same account to correct such entries. This authorization will remain in effect until I notify First National Bank of America in writing, three business days before the due date that I wish to cancel it, allowing First National Bank of America reasonable time to act upon my request. I understand that First National Bank of America reserves the right to cancel this agreement in writing at any time.

Note: If your monthly escrow increases, your ACH will automatically increase. If any debit is returned for non-sufficient funds, there may be an NSF fee and late fees may be incurred.

Borrower Signature: _____ Date: ____/____/____
Must be authorized account holder.

Phone Number: (____) _____ Email: _____
Please provide your daytime phone number.

Please return this form using one of the following methods:

Email: **service@fnba.com**

Fax: **517.336.0497**

Mail: **First National Bank of America**
Customer Service
P.O. Box 980
East Lansing, MI 48826



Checklist Form
Please complete & return

Invoice Statement Breakdown



First National Bank
of America

Questions?
Please contact us

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

Invoice Statement for November 7, 2025

Account Number xxxxxx

Date Due December 1, 2025

Amount Due* \$ 406.77

If payment is received after 12/16/25, \$15.00 late fee will be charged.

Your payment will be processed by ACH (autopay) on 12/05/25 in the amount of \$ 500.00

Property Address: 123 Main St., Anytown, MI 12345

Escrow Balance: \$ 0.00

Unapplied Funds: \$ 0.00

General loan information including your next payment due date & amount

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 Doe
123 Main St.
Anytown, MI 12345

Account Information

Credit Limit: \$ 80,000.00
Available Limit: \$ 2,660.24
Interest Rate: 6.00%
Days in Billing Cycle: 31

Credit Limit

Important Information

We offer competitive rates on Certificates of Deposit and High Yield Savings Accounts. Open an account in minutes online at www.fnba.com

Thank you Mr. John Doe for doing business with First National.

Please note, to change or stop your ACH payment, we must receive notice in writing three (3) business days prior to your scheduled withdrawal date.

Look here for important messages!

Explanation of Amount Due

Principal	\$ 0.00
Finance Charge	\$ 406.77
Escrow for Taxes and/or Insurance	\$ 0.00
Force-Placed Insurance	\$ 0.00
New Fees and Charges	\$ 0.00
Past Due Payments	\$ 0.00
Minimum Payment Due*	\$ 406.77

Breakdown of total amount due

Fees assessed

Past Payments Breakdown

	Paid Since 10/07/25	Paid Year to Date
Principal	\$ 96.03	\$ 856.57
Finance Charge	\$ 403.97	\$ 4,643.43
Escrow (Taxes and/or Insurance)	\$ 0.00	\$ 0.00
Other	\$ 0.00	\$ 0.00
Total	\$ 500.00	\$ 5,500.00

Breakdown of funds since last billing statement and year to date

A \$25.00 fee will be applied for any returned check.
*Please see back of invoice for payoff instructions. This is NOT your payoff amount.

Finance Charge Calculation (10/07/25 - 11/06/25)

Finance Charge From Date	Number of Days	Daily Periodic Rate	Principal Balance	Annual Percentage Rate	Daily Charge	Finance Charge
10/07/25	23	0.017123%	\$ 77,435.79	6.250%	13.2596	304.9708
10/30/25	6	0.016438%	\$ 77,435.79	6.000%	12.7292	76.3752
11/05/25	2	0.016438%	\$ 77,339.76	6.000%	12.7134	25.4268
Total Finance Charge						\$ 406.77

Transaction Activity (10/07/25 - 11/06/25)

Date	Payment Type	Amount	Principal	Finance Charge	Escrow	FPI	Late	Other	Balance
10/07/25	Beginning Balance								\$ 77,435.79
11/05/25	11/01/2025 Payment	\$ 500.00	\$ 96.03	\$ 403.97					\$ 77,339.76
11/06/25	Ending Balance								\$ 77,339.76

Recent Transaction History

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 Doe
Account Number: xxxxxx

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

Payment Due Date: **December 1, 2025**

Total Amount Due: **\$ 406.77**

FACTS	WHAT DOES FIRST NATIONAL BANK <i>of</i> AMERICA (FIRST NATIONAL) DO WITH YOUR PERSONAL INFORMATION?
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Why?	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.
What?	<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"> • Social Security number and income • Account balances and payment history • Transaction history and credit history <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	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?
For our everyday business purposes – Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – To offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	In Some Instances
For our affiliates' everyday business purposes – Information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Give us a call at: Loan Customers: 800-266-7661 Deposit Customers: 800-968-3626 Or Visit our website at: www.fnba.com/resources/privacypolicy/
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Who we are

Who is providing this notice?	First National Bank of America; First National Acceptance Company; First National Development Company, Rose Acceptance, Inc.; and Rose Land and Finance Corporation.
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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"> • Open an account or apply for a loan • Pay your bills or make deposits or withdrawals from your account • Use your credit or debit card <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"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <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

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

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.