

**LIST OF SERVICES
FIRST NATIONAL BANK OF AMERICA
East Lansing**

LOAN PRODUCTS

Business Loans:

- Small Business Loans
- Working Capital Loans
- New Business Start-Up
- Small Farm Loans

Consumer Loans:

- Home Improvement Loans
- Recreational Property

Real Estate Loans:

- Mortgage Loans for 1-4 Family Dwelling Units
- Mortgage Loans for 5+ Family Dwelling Units
- Housing Rehabilitation Loans
- Commercial Property
- Farmland Loans

DEPOSIT PRODUCTS

For current rates of deposit products, refer to:

For personal deposits, <https://www.fnba.com/deposit-rates/>

For business deposits, <https://www.fnba.com/business-rates/>

Transaction fees vary by account type and are provided in the disclosure statements from the platform system. A list of transaction fees is included in this file.

Personal Accounts:

- Simple Checking
- Personal Checking
- HomeTowne Money Market Checking*
- Statement Savings
- Time Certificates of Various Terms*
- IRA CDs*
- HSA Accounts
- High Yield Savings Accounts

Business Accounts:

- Basic Business Checking
- Business Analysis Checking
- Business Interest Checking

IOTAs/IOLTAs

Business Money Market Savings

Time Certificates

Safe Deposit

Night Deposit

Internet Banking & Bill Pay: eStatements, Bank to Bank Transfer Options, Bill Pay, Mobile Banking, and Mobile Deposit

ATM and Debit Cards

Sweep Accounts

Wire Transfers

ACH Services - including origination

Lockbox Services

Positive Pay

Remote Deposit Capture

HOURS OF OPERATION

Depository Products and Services are available during these hours:

Monday	8:30 am to 5:30 pm
Tuesday	8:30 am to 5:30 pm
Wednesday	8:30 am to 5:30 pm
Thursday	8:30 am to 6:00 pm
Friday	8:30 am to 5:30 pm

Loan Products and Services are available during these hours**:

Monday	8:30 am to 5:30 pm
Tuesday	8:30 am to 5:30 pm
Wednesday	8:30 am to 5:30 pm
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ATM Network: We have partnered with Allpoint™ the largest surcharge-free ATM network with 50,000 ATMs across the country. Allpoint™ ATMs are located at retail stores throughout the country, including many major national and regional merchants.

A 24 hour ATM is located at 241 E. Saginaw, E. Lansing, MI 48823.

Service offerings are typical ATM transactions such as deposits, withdrawals, transfers, and cash advances.

* Our HomeTowne Money Market Checking account and CD interest rates are based on the local markets, as well as the bank's need for funds at any given time. These rate differences, however, are not considered to be material.

** Loan Products and Services may also be available outside of business hours by appointment.

**LIST OF SERVICES
FIRST NATIONAL BANK OF AMERICA
Grand Rapids**

LOAN PRODUCTS

Business Loans:

- Small Business Loans
- Working Capital Loans
- New Business Start-Up
- Small Farm Loans

Consumer Loans:

- Home Improvement Loans
- Recreational Property

Real Estate Loans:

- Mortgage Loans for 1-4 Family Dwelling Units
- Mortgage Loans for 5+ Family Dwelling Units
- Housing Rehabilitation Loans
- Commercial Property
- Farmland Loans

DEPOSIT PRODUCTS

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- HSA Accounts

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Business Money Market Savings
Time Certificates

Night Deposit

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**LIST OF SERVICES
FIRST NATIONAL BANK OF AMERICA
Traverse City**

LOAN PRODUCTS

Business Loans:

- Small Business Loans
- Working Capital Loans
- New Business Start-Up
- Small Farm Loans

Consumer Loans:

- Home Improvement Loans
- Recreational Property

Real Estate Loans:

- Mortgage Loans for 1-4 Family Dwelling Units
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Business Money Market Savings
Time Certificates

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As of 3/31/2024