

**FNBD**  
First National Bank DeRidder

*A bank for a new generation!*

## Dear FNBD Customer

Federal and State banking laws govern much of our relationship with you. In particular, there are laws concerning negotiable instruments, deposit accounts and how we treat activity of these accounts. Please retain for your records.

## PRIVACY STATEMENT

We do not share information about our customers with anyone without the expressed, written consent of that customer, unless required to release that information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to protect your nonpublic information.

## TRUTH IN SAVINGS ACT

The FDIC Improvement Act of 1991 contained within it the Truth in Savings Act. The purpose of this act is to enable customers to make informed decisions about deposit accounts in the depository institutions.

## FNBD FREE SERVICES

- On-Line Banking
- Email Alerts
- Bill Pay
- E-Statements
- Fone 1<sup>st</sup>
- Auto Transfer
- Direct Deposit
- Mobile Banking
- Xpress Deposit
- Free Text Alerts
- Securloc

## Banking Hours & Locations

### DOWNTOWN

(337) 463-6231  
Fax (337) 463-3654  
131 N. Washington St.  
DeRidder, LA 70634

### Drive-In

Monday – Friday  
8 AM – 5:30 PM

### PARK TERRACE

(337) 463-9669  
Fax (337) 463-3412  
Park Terrace Shopping Center  
1003 N. Pine  
DeRidder, LA 70634

### Lobby

Monday – Friday  
9 AM – 5 PM

### Drive-In

Monday – Friday  
8 AM – 5:30 PM  
Saturday Drive-In Only  
9 AM – 12 PM

### WESTSIDE

(337) 462-0001  
Fax (337) 462-9456  
105 Smith St.  
DeRidder, LA 70634

### Lobby

Monday – Friday  
9 AM – 5 PM

### Drive-In

Monday – Friday  
8 AM – 5:30 PM

### EASTSIDE

(337) 463-7838  
823 Mahlon St.  
DeRidder, LA 70634

### Drive-In

Monday – Friday  
8 AM – 5:30 PM

### MOSS BLUFF

(337) 217-8253  
Fax (337) 217-8265  
1838 Hwy 171 N.  
Lake Charles, LA 70611

### Lobby

Monday – Friday  
9 AM – 5 PM

### Drive-In

Monday – Friday  
8 AM – 5:30 PM

### LAKE CHARLES

(337) 508-FNBD (3623)  
Fax (337) 477-6442  
5245 Nelson Rd.  
Lake Charles, LA 70605

### Lobby

Monday – Friday  
9 AM – 5 PM

### Drive-In

Monday – Friday  
8 AM – 5:30 PM  
Saturday Drive-In Only  
9 AM – 12 PM

[www.bankFNBD.com](http://www.bankFNBD.com)

PO Box 700, DeRidder, LA 70634

Toll Free (844) OUR-FNBD  
Fone 1<sup>st</sup> – 24 Hour Banking (337) 463-9933

A Bank for a New Generation

# PERSONAL BANKING



bank **SMART.** bank **LOCAL.**

**bank FNBD**

Established 1934



ACCOUNT	OPENING \$ AMOUNT	OVERDRAFT PRIVILEGE	MONTHLY BALANCE REQUIREMENT	MONTHLY FEE	INTEREST	ITEMS ALLOWED	ACCOUNT REQUIREMENTS	ADDED BENEFITS (Bolded items are Benefits in Addition to FNB's FREE Services)
<b>New Generation Checking/ Student Checking</b>	\$25	Yes, No on Student Checking See Disclosures	No Monthly Balance Requirement	None	No	10-Processed checks allowed per statement cycle, \$.25 charge thereafter	E-statements <b>REQUIRED with account</b>	Free On-line banking, Free Bill Pay, Free FONE 1st, <b>Free Debit Card</b>
<b>Everyday Checking</b>	\$25	Yes, See Disclosures	Monthly Balance Requirement of \$1000 <b>OR</b> Combined Balance Requirement of \$5,000	\$6.00 Maintenance fee if Balance Requirements are not met. Only maintenance fee can be waive with balance requirement	No	Free 30 or less processed checks, \$.25 each thereafter	E-statements Free Paper statement \$5.00	Free On-line banking, Free Bill Pay, Free FONE 1st, Free E-statements <b>Free Debit Card</b>
<b>Now Checking</b>	\$25	Yes, See Disclosures	Monthly Balance Requirement of \$2500 <b>OR</b> Combined Balance of \$10,000	\$12.00 Service Charge if Balance Requirements are not met. Only maintenance fee can be waive with balance requirement	Yes, Must Maintain a Balance Requirement of \$2500 in Order to Earn Interest	Free 30 or less processed checks, \$.25 each thereafter	E-statements Free Paper statement \$5.00	Free On-line banking, Free Bill Pay, Free FONE 1st, <b>Competitive rates, Free Cashier Checks, Free Debit Card</b>
<b>Golden Checking</b>	\$25	Yes, See Disclosures	Monthly Balance Requirement of \$100 <b>OR</b> Combined Balance of \$5000	\$6.00 Service Charge if Balance Requirements are not met. Only maintenance fee can be waive with balance requirement	No	Free 30 or less processed checks, \$.25 each thereafter	Must be 55+ years of age or better E-statements Free Free Paper statement	Free On-line banking, Free Bill Pay, Free FONE 1st, Free E-Statements, <b>Free 1st order of standard checks (customer pays S&amp;H) Free Debit Card</b>
<b>Tower Money Market Checking</b>	\$2500 minimum \$15,000 suggested opening to avoid fees	<b>N/A</b>	\$15, waived if minimum balance of \$15,000 is maintained	Yes, minimum balance to earn interest is \$15,000 (see rate sheet)	Yes, Must Maintain a Balance of \$1500 in order to earn interest	Make up to six transfers and withdrawals per statement cycle, unlimited in-person withdrawal	Free Paper Statement	Free On-line banking, Free Bill Pay, Free FONE 1st Free E-Statements, Competitive Interest Rates
<b>Minor Savings</b>	\$25	<b>N/A</b>	None	Low Balance Fee Waived until age 18	Yes, minimum balance to earn interest is \$100.00	2-Allowed withdrawals per month then a \$3 excessive withdrawal fee thereafter	Adult must be on the account Quarterly statement	Free On-line banking, Free Bill Pay, Free FONE 1st, Free E-Statements, Competitive Interest Rates
<b>Regular Savings</b>	\$100	<b>N/A</b>	\$100	\$3 Service Charge if Balance Requirements are not met. Only maintenance fee can be waive with balance requirement	Yes, minimum balance to earn interest is \$100.00	2-Allowed withdrawals per month then a \$3 excessive withdrawal fee thereafter	Quarterly Statements	Free On-line banking, Free Bill Pay, Free FONE 1st Free E-Statements, Paper statement \$5.00 Competitive Interest Rates
<b>Christmas Club</b>	\$5	<b>N/A</b>	None	None	Yes, minimum balance to earn interest is \$100.00	2 withdrawals before November 1 of each year. On second withdrawal account must be closed and interest forfeited	Funds must be auto deposit into assigned account.	<b>Competitive Interest Rates</b>
<b>IRA &amp; HSA's</b>	Please see a New Account Rep for rates and terms							

\*FDIC – Each depositor is insured for at least \$250,000. Overdraft privilege for all eligible checking accounts. NSF fees will be imposed for overdrafts created by checks, ACH, or by other electronic means if account is overdrawn more than \$10. An “Opt-In” form must be signed to receive ODP for one time POS and ATM transactions. ODL – Credit Based Application