



# First Dakota Products & Services

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**Included in this packet:**

- Personal Accounts
- Business Accounts
- eBanking Products
  - Loan Accounts
- Miscellaneous Services



# PERSONAL CHECKING

## YOUR KIND OF CHECKING

First Dakota has designed checking options that meet a wide variety of checking needs. Add to the convenience of your checking account by taking advantage of the other services listed. Ask a Universal Banker for details.

## CHECKING PLUS<sup>SM</sup>

Checking Plus<sup>12</sup> is a line of credit that attaches to your checking account, transferring money automatically in the event of an overdraft. It's also a convenient form of credit, with a competitive interest rate and easy repayment terms.

## FIRST DAKOTA DEBIT CARD<sup>1</sup>

The First Dakota debit card can be used in place of regular checks at any merchant who accepts VISA<sup>®</sup> debit cards. Plus you receive round-the-clock protection against identity theft with the fraud risk management program. You can also add travel alerts through Digital Banking anytime you are traveling. Sign up for VISA Purchase alerts so you can receive real-time alerts whenever a purchase meets your criteria. VISA Checkout also makes your online payments fast and easy.

With the First Dakota debit card, you can get cash and receive account information at ATM machines worldwide. First Dakota is part of the MoneyPass<sup>®</sup> Network, giving you access to tens of thousands of ATM locations coast to coast. Every MoneyPass ATM is surcharge-free; as long as you use a MoneyPass Network ATM you will not be charged a fee by that bank or by First Dakota.



## APPLY ONLINE, TODAY!

First Dakota has made it easy to open new accounts online, including our eSavings account. eSavings is an electronic deposit account established, accessed, and maintained exclusively online. In addition to opening an account at your nearest First Dakota location, you can also open a checking, savings, and money market by going to [FirstDakota.com](http://FirstDakota.com).

<sup>1</sup>Upon application approval. <sup>2</sup>Regular credit guidelines apply.





# PERSONAL CHECKING

## YOUR KIND OF CHECKING

First Dakota has designed checking options that meet a wide variety of checking needs.

You are sure to find one that is perfect for you!

	FIRSTPARTNERS <sup>®</sup> CHECKING	CLASSICCHOICE CHECKING	FREE CHECKING	FIRSTCHOICE CHECKING
DIGITAL SERVICES	Our FREE and convenient Digital Banking services are available with any checking account: Digital Banking, eStatements, Bill Pay <sup>1</sup> , Person-to-Person (P2P) Payments, Mobile Deposit, Bank-to-Bank Transfers, and DIAL 24-hour Telephone Banking			
DESCRIPTION	A great relationship account with powerful financial benefits	A popular choice that pays interest	A great basic account	An account for students (up to age 23)
INTEREST	Yes (on balances over \$500.00) <sup>2</sup>	Yes <sup>2</sup>	No	No
MINIMUM REQUIREMENTS (to avoid service charges)	\$25,000.00 \$25.00 monthly service charge if combined balance in a combination of: Checking, Savings, Money Market, CD's, IRA's, Loans, or Lines of Credit falls below \$25,000.00. Trust or Investment relationships may qualify <sup>3</sup>	\$1,000.00 \$8.00 monthly service charge if daily balance falls below \$1,000.00	None	None
WITHDRAWALS & CHECK WRITING	Unlimited debit card purchases and check writing	Unlimited debit card purchases and check writing	Unlimited debit card purchases and check writing	Unlimited debit card purchases and check writing
ATM TRANSACTIONS	Unlimited no-fee withdrawals at non-First Dakota and non-MoneyPass <sup>®</sup> network ATMs <sup>4</sup>	Surcharge free, unlimited no-fee withdrawals and transfers at First Dakota and MoneyPass <sup>®</sup> network ATMs. 2 no-fee withdrawals per statement cycle at non-First Dakota or non-MoneyPass ATMs. <sup>4</sup>	Surcharge free at First Dakota and MoneyPass <sup>®</sup> network ATMs. <sup>4</sup>	Surcharge free, unlimited no-fee withdrawals and transfers at First Dakota and MoneyPass <sup>®</sup> network ATMs. 4 no-fee withdrawals per statement cycle at non-First Dakota or non-MoneyPass ATMs. <sup>4</sup>
ADDITIONAL BENEFITS	<ul style="list-style-type: none"> <li>• Free standard checks<sup>5</sup> (1 box per order)</li> <li>• Free check images in statement</li> <li>• Bonus rates on CD's</li> <li>• No fee Checking Plus line of credit<sup>6</sup></li> <li>• No fee money orders and cashiers checks</li> <li>• \$5.00 discount on annual Safe Deposit box</li> <li>• Travel opportunities</li> <li>• Educational seminars</li> <li>• Informative newsletter</li> <li>• Free notary service</li> </ul>	<ul style="list-style-type: none"> <li>• Free check images in statement</li> <li>• Travel opportunities</li> </ul>	<ul style="list-style-type: none"> <li>• Free check safekeeping</li> <li>• Travel opportunities</li> </ul>	<ul style="list-style-type: none"> <li>• Free check safekeeping</li> <li>• Eligibility to apply for scholarships, awarded annually</li> <li>• Travel opportunities</li> </ul>

Member FDIC <sup>1</sup>Inactivity fee is applied if not used in a consecutive 60 day period. <sup>2</sup>Fees could reduce earnings on this account. Rates are variable. See our current rate sheet. <sup>3</sup>Some restrictions apply. Ask a First Dakota Trust or Investment Officer for qualification guidelines. <sup>4</sup>Other bank surcharges may apply. <sup>5</sup>Discount available on other check styles. <sup>6</sup>Upon application approval. Regular credit guidelines apply.





# PERSONAL CREDIT CARD

First Dakota is excited to offer credit card options designed with you in mind.

## MASTERCARD® WORLD

- For those with excellent credit, higher income and higher spending limits
- Earn 2% cash back rewards on travel and dining and 1% cash back on all other purchases.\*
- Earn a \$100 cash back bonus when you spend \$3,000 in the first 90 days\*\*

## MASTERCARD® PLATINUM REWARDS

- Earn 1% cash back for every dollar you spend\*\*\*
- Cash back rewards can be redeemed for a statement credit or direct deposit.
- Earn a \$50 cash back bonus when you spend \$1,000 in the first 3 months.\*\*

## MASTERCARD® PLATINUM

- Low APRs for those who carry a balance and prefer to revolve credit
- Great option to consolidate debt
- Simple and easy-to-use option

## APPLY TODAY!

All credit cards subject to credit approval. Ask for details. “Mastercard” and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated. \*We group similar merchant category codes into Purchase Categories that are used to calculate the stated cash back rewards. We make every effort to include all relevant merchant category codes in the listed Purchase Categories. However, even though a merchant or the items that it sells may appear to fit within a Purchase Category, the merchant may not provide us with the merchant code that will fall within that Purchase Category. Because of this, we cannot guarantee that a purchase will qualify for more than the standard 1% (one percent) cash back as any purchase where a merchant uses a category code outside of the eligible Purchase Category does not qualify for additional cash back.\*\*Upon approval, a letter will be mailed acknowledging your new account. The Rewards Bonus period begins on the date of the new account letter and ends 90 days later. \*\*\*For details on Rewards Program, please visit: <https://firstdakota.myapexcard.com/#p=application/rewardsTerms>. Rewards options are subject to change without notice.



# First Dakota Personal Credit Cards

First Dakota National Bank is excited to offer credit card options designed with you in mind. With our local decision making and servicing, we offer you a quick turnaround and a variety of options.

Feature	World Rewards	Platinum Rewards	Platinum
Best Suited for	Anyone who has excellent credit, a higher income, pays the balance monthly, and qualifies for higher spending limits	Anyone who enjoys limitless reward points and is likely to pay the balance monthly	Anyone who carries a balance and prefers to revolve credit. This credit cards is a great consolidation tool
Welcome Offer	10,000 bonus points on \$3,000 spent in first 3 months*	5,000 bonus points on \$1,000 spent in first 3 months*	Special introductory APR on purchases and balance transfers for 6 months.
Payment Options	Automatic debit, online banking, First Dakota location or by mail	Automatic debit, online banking, First Dakota location or by mail	Automatic debit, online banking, First Dakota location or by mail
Rewards	1 point for every \$1 spent	1 point for every \$1 spent	None
Features	<ul style="list-style-type: none"> <li>• Additional point value for air travel-related rewards redemptions</li> <li>• Concierge services</li> <li>• Price Protection for the price difference of new items found at a cheaper price</li> <li>• Extended warranty to double the original manufacturer's or store brand warranty for up to one year</li> </ul>	<ul style="list-style-type: none"> <li>• Wide variety of redeemable rewards</li> <li>• Price Protection for the price difference of new items found at a cheaper price</li> <li>• Extended warranty to double the original manufacturer's or store brand warranty for up to one year</li> </ul>	<ul style="list-style-type: none"> <li>• Offers a lower competitive APR</li> <li>• Simple and easy-to-use option</li> <li>• Price Protection for the price difference of new items found at a cheaper price</li> <li>• Extended warranty to double the original manufacturer's or store brand warranty for up to one year</li> </ul>

Go to [FirstDakota.com/Personal/Borrowing/Credit Cards](https://www.FirstDakota.com/Personal/Borrowing/Credit_Cards) for complete details.



Subject to credit approval. Ask for details. \*Upon approval, a letter will be mailed acknowledging your new account. The Rewards Bonus period begins on the date of the new account letter and ends 90 days later. For details on the Rewards Program, please visit [www.FirstDakota.myapexcard.com/apply](https://www.FirstDakota.myapexcard.com/apply) and select Rewards Terms and Conditions. Rewards options are subject to change without notice.



# PERSONAL SAVINGS

## YOUR KIND OF SAVINGS

First Dakota National Bank has several savings options to meet a variety of savings needs. Add to the convenience of your savings account by taking advantage of the other services listed. Ask a Universal Banker for details.

### FIRST DAKOTA DEBIT CARD<sup>1</sup>

With the First Dakota debit card, you can get cash and receive account information at ATM machines worldwide. First Dakota is part of the MoneyPass<sup>®</sup> Network, giving you access to tens of thousands of ATM locations coast to coast. Every MoneyPass ATM is surcharge-free; as long as you use a MoneyPass Network ATM you will not be charged a fee by that bank or by First Dakota.

### APPLY ONLINE, TODAY!

First Dakota has made it easy to open new accounts online, including our eSavings account. eSavings is an electronic deposit account established, accessed, and maintained exclusively online. Apply at [FirstDakota.com](http://FirstDakota.com).

	eSAVINGS ONLINE ACCOUNT	STATEMENT SAVINGS	FIRSTCHOICE MONEY MARKET <sup>1</sup>	TIME CDs	IRAs (CD IRAs)
DIGITAL SERVICES	Our FREE and convenient Digital Banking services are available with any savings account: Digital Banking, eStatements, Bill Pay <sup>2</sup> , Person-to-Person (P2P) payments <sup>2</sup> , Mobile Deposit, Bank-to-Bank Transfers, and DIAL 24-Hour Telephone Banking.				
INTEREST EARNING	Online Account Competitive rates	Competitive rates	Tiered rates starting at \$10,000.00	Competitive rates	Competitive rates
OPENING BALANCE	None	None	\$100.00	\$1,000.00	\$1,000.00
SERVICE CHARGE <sup>3</sup>	\$3.00 monthly service charge if daily balance falls below \$100.00.	\$3.00 monthly service charge if daily balance falls below \$100.00. No minimum balance for those under 18 years old	\$0.00 service charge Interest will not accrue if balance falls below \$10,000.00		
WITHDRAWALS	YES \$2.00 service charge for each withdrawal over 6 per calendar month	YES \$2.00 service charge for each withdrawal over 6 per calendar month	YES \$2.00 service charge for each withdrawal over 6 per calendar month	NO Flexible maturity options - you choose your term. A penalty may be imposed for early withdrawal	YES <sup>4</sup> A penalty may be imposed for early withdrawal
CHECK WRITING	NO	NO	YES	NO	NO
STATEMENTS	Quarterly (monthly if electronic activity)	Quarterly (monthly if electronic activity)	Monthly imaged statement	Notice at maturity	Annually
FEATURES	Interest compounded and credited quarterly	Interest compounded and credited quarterly	Interest compounded and credited monthly	Interest compounded and credited semi-annually (may vary by term)	Interest compounded and credited semi-annually

Member FDIC <sup>1</sup>No institutional funds allowed. <sup>2</sup>Bill pay available Money Market accounts only. Inactivity fee is applied if not used in a consecutive 60 day period. <sup>3</sup>Service charges may reduce earnings. <sup>4</sup>The IRS may also impose an early withdrawal penalty on IRAs if you are under age 59½.

4/2022



# BUSINESS BANKING

## CASH MANAGEMENT SERVICES

We have the expertise and experience to find the best payment and fraud protection solutions to meet your business needs. Streamline your payment processing with the following Cash Management solutions:

- Merchant Card Processing
- Remote Deposit Capture
- ACH Payments
- Online Wire Authority
- Fraud Protection
  - Positive Pay
  - ACH Filters/Blocks
- Account Reconciliation

## BUSINESS CHECKING PLUS<sup>1,2</sup>

Protect your business from overdraft charges with a line of credit attached to your business checking account.

- Automatic advances<sup>3</sup>
- Monthly statement provides details of the amount advanced, current balance, automatic payments, and remaining available balance

## BUSINESS DEBIT CARD<sup>2</sup>

- Make business purchases to minimize fees and maximize efficiency.
- Free, 24-hour access to your money
- Accepted worldwide in person, over the phone, or at an ATM
- Funds come directly from your account
- No usage fee at MoneyPass® ATM machines

## BUSINESS LOANS

Our Bankers take the time to understand your goals, share your vision and build a relationship to help your business succeed.

- Receivables, inventory, and equipment financing
- Lines of credit
- Real estate loans
- Preferred Lender status with SBA (Small Business Administration), offering all SBA loan programs including 7A and 504
- All SD GOED (Governor's Office of Economic Development) loan programs, including Micro loans and SD WORKS loans
- Letters of credit

<sup>1</sup>A small monthly fee applies

<sup>2</sup>Subject to approval

<sup>3</sup>Limited to your available credit

4/2022



[FirstDakota.com](http://FirstDakota.com)

Member FDIC



# BUSINESS CHECKING

A banking partnership focused on your business needs. First Dakota offers the latest in business banking, providing you with efficient and economical solutions to help your business grow. Let us help you determine the business account that is right for you.

## DIGITAL BANKING SERVICES

Digital Banking, eStatements, Bill Pay<sup>1</sup>, Online Cash Management, ACH Origination, Wire Transfers, Account Reconciliation, Positive Pay, ACH Filters/Blocks, Account Alerts, Merchant Credit Card Processing, Remote Deposit Capture, QuickBooks<sup>®</sup> Direct Connect, and EFTPS.

<p><b>JUST 1</b> BUSINESS CHECKING<sup>5</sup></p>	<p>The one and only account you need</p> <ul style="list-style-type: none"> <li>• \$10.00 monthly fee</li> <li>• Earn interest<sup>2</sup> at Money Market rates on excess balances</li> <li>• Tiered rates - higher balance equals higher interest rate</li> <li>• Eliminates the need for a sweep account</li> <li>• Analyzed account: soft charges<sup>3</sup> apply, but may be offset with earnings credit.<sup>2,4</sup></li> </ul>
<p><b>SMALL BUSINESS CHECKING<sup>5</sup></b></p>	<p>A popular choice for small businesses or organizations</p> <ul style="list-style-type: none"> <li>• With \$2,500.00 minimum daily balance, the \$10.00 monthly fee is waived.</li> <li>• 150 combined checks, deposits, deposit items, ACH deposits, and ACH withdrawals free per month. After 150 items, \$.20 per item fee for checks, deposits, deposit items, ACH deposits, and ACH withdrawals.</li> </ul>
<p><b>SMALL BUSINESS CHECKING WITH INTEREST<sup>5</sup></b></p>	<p>A great account for small businesses or organizations who want to earn interest</p> <ul style="list-style-type: none"> <li>• \$10.00 monthly fee</li> <li>• Earn interest<sup>2</sup></li> <li>• No minimum balance</li> <li>• 150 combined checks, deposits, deposit items, ACH deposits, and ACH withdrawals free per month. After 150 items, \$.20 per item fee for checks, deposits, deposit items, ACH deposits, and ACH withdrawals.</li> </ul>
<p><b>COMMUNITY CHECKING<sup>5</sup></b></p>	<p>A basic account for community non-profit groups or small businesses with limited banking needs</p> <ul style="list-style-type: none"> <li>• With \$1,000.00 minimum daily balance, the \$5.00 monthly fee is waived.</li> <li>• 50 combined checks, deposits, deposit items, ACH deposits, and ACH withdrawals free per month. After 50 items, \$.20 per item fee for checks, deposits, deposit items, ACH deposits, and ACH withdrawals.</li> </ul>

Minimum \$50.00 deposit required to open a checking account. Calculations shown below are for example purposes only. Rate and margin are subject to change without prior notice. <sup>1</sup>Fees apply. <sup>2</sup>Rates are variable and subject to change. See a banker for current rates. <sup>3</sup>See current Just 1 fee schedule for complete list of soft charges. <sup>4</sup>Earnings credit is a monthly non-cash credit to your account that will offset part or all of the service charge. Earnings credit is calculated on 90% of the average collected balance maintained for the monthly cycle. Example calculation: \$10,000 average collected balance in a month that had a 31-day cycle ( $\$10,000 \times 90\% \times .40\% \times 31/365 = \$3.06$  in earnings credit. <sup>5</sup>If the average collected balance for the statement cycle on the account is negative, the account will be charged uncollected funds fee of Prime +4%. The uncollected funds fee calculation is:  $\text{negative average collected balance} \times \text{Prime} +4\% \times \text{number of days in statement cycle} \div 365$ . Example calculation using  $-\$1,000$  average collected balance in a month that had a 31-day cycle ( $\$1,000 \times 7.25\% \times 31/365 = \$6.16$  uncollected funds fee.





# BUSINESS SAVINGS

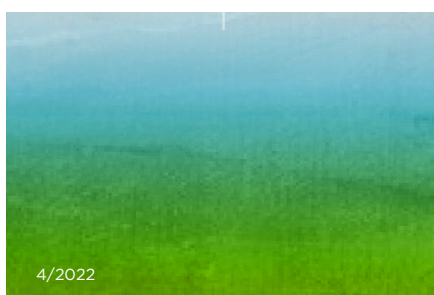
First Dakota has designed savings options that meet a wide variety of your business needs. You are sure to find one that is perfect for you!

## DIGITAL BANKING SERVICES

Save time and money with our digital banking services: Digital Banking, eStatements, Bill Pay<sup>2</sup>, Online Cash Management, ACH Origination, Wire Transfers, Account Reconciliation, Positive Pay, ACH Filters/Blocks, Account Alerts, Merchant Credit Card Processing, Remote Deposit Capture, QuickBooks<sup>®</sup> Direct Connect, and EFTPS.

	STATEMENT SAVINGS	BUSINESS FIRSTCHOICE MONEY MARKET <sup>1</sup>	TIME CDs	IRAs (CD IRAs)
INTEREST EARNING	Competitive rates	Tiered rates starting at \$10,000.00	Competitive rates	Competitive rates
OPENING BALANCE	\$100.00	\$100.00	\$1,000.00	\$1,000.00
SERVICE CHARGE <sup>3</sup>	\$3.00 monthly service charge if daily balance falls below \$100.00.	\$0.00 service charge Interest will not accrue if balance falls below \$10,000.00		
WITHDRAWALS	YES \$2.00 service charge for each withdrawal over 6 per calendar month	YES \$2.00 service charge for each withdrawal over 6 per calendar month	NO Flexible maturity options - you choose your term. A penalty may be imposed for early withdrawal	YES <sup>4</sup> A penalty may be imposed for early withdrawal
CHECK WRITING	NO	YES	NO	NO
STATEMENTS	Quarterly (monthly if electronic activity)	Monthly imaged statement	Notice at maturity	Annually
FEATURES	Interest compounded and credited quarterly	Interest compounded and credited monthly	Interest compounded and credited semi-annually (may vary by term)	Interest compounded and credited semi-annually

<sup>1</sup>No institutional funds allowed. <sup>2</sup>Bill pay available with the Business FirstChoice Money Market account only. \$5 monthly fee applies. <sup>3</sup>Fees may reduce earnings. <sup>4</sup>The IRS may also impose an early withdrawal penalty on IRAs if you are under age 59%.





## BUSINESS BANKING MENU OF SERVICES

### BUSINESS LOANS

- Inventory, Equipment and Receivables Financing
- Lines of Credit
- Real Estate Loans
- Small Business Administration (SBA) Loans: 7A/504/LOW DOC
- Micro Loans (Through SD Governor's Office of Economic Development)
- Letters of credit

### BUSINESS CHECKING

- Business Debit Card
- Business Checking Plus: Line of Credit
- ACH Origination

### CASH MANAGEMENT SERVICES

- Online Cash Management
- ACH Origination
- Wire Transfers
- Positive Pay
- Account Reconciliation
- Quickbooks® Direct Connect
- Remote Deposit Capture
- Merchant Card Processing
- EFTPS (Electronic Federal Tax Payment System)

### BUSINESS SERVICES

- 401k and other retirement plans
- Investment services
- Employee benefit packages
- Investment sweep accounts
- Corporate credit services
- Direct Deposit for employees

### CONVENIENCES

- 24-Hour Banking
- Digital Banking
- Debit Card
- DIAL (24-hour telephone banking)
- eStatements
- Extended Customer Hours
- 17 Convenient Locations
- Automated Payment
- Safe Deposit Boxes
- Night Depository
- Direct Deposit
- Combined Statements
- Check Safekeeping

Our core strength lies with our highly skilled and motivated employees who are committed to not only doing the right thing, but doing things right. We take great pride in being one of the top lending banks in the Midwest.





## FIRST DAKOTA BUSINESS MASTERCARD®

### A BUSINESS CARD THAT WORKS FOR YOU!

Whether you are looking to increase your purchasing power or better control expenses, First Dakota has the card that is right for your business.

#### BUSINESS WORLD ELITE

- For those who prefer and qualify for higher spending limits
- Earn 2% cash back rewards on travel and dining and 1% cash back on all other purchases\*
- Enjoy unlimited cash back\*\* which can be redeemed for a statement credit or direct deposit

#### BUSINESS PLATINUM REWARDS

- Earn 1% cash back for every dollar you spend\*\*
- Cash back can be redeemed for a statement credit or direct deposit
- Choose individual cardholder or consolidated billing

#### BUSINESS PLATINUM

- Low APR for those who carry a balance and prefer to revolve credit
- Better management of day-to-day expenses than cash

#### COMMERCIAL

- Manage expense and expenditures for several employees
- Features: non-revolving account, expense reporting available, cash back rewards with the Corporate Rewards card

Visit a First Dakota location nearest you to apply!

All credit cards subject to credit approval. Ask for details. \*We group similar merchant category codes into Purchase Categories that are used to calculate the stated cash back rewards. We make every effort to include all relevant merchant category codes in the listed Purchase Categories. However, even though a merchant or the items that it sells may appear to fit within a Purchase Category, the merchant may not provide us with the merchant code that will fall within that Purchase Category. Because of this, we cannot guarantee that a purchase will qualify for more than the standard 1% (one percent) cash back as any purchase where a merchant uses a category code outside of the eligible Purchase Category does not qualify for additional cash back. \*\*For details on Rewards Program, please visit: <https://firstdakota.myapexcard.com/#p=application/rewardsTerms>. Rewards options are subject to change without notice.

Mastercard® and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated



# First Dakota Business Product Comparison

Whether you are looking to increase your purchasing power or better control expenses, First Dakota National Bank has the card that is right for your business. With our local decision making and servicing, we offer you a quick turnaround and a variety of options.

Feature	World/ Platinum Rewards	Platinum	Corporate	Corporate Rewards	Purchasing Card
Annual Spend	\$500,000 or less	\$500,000 or less	\$500,000 and up	\$500,000 and up	\$500,000 and up
Payment Terms	Minimum Payment	Minimum Payment	Pay in full	Pay in Full	Pay in Full (via automatic payments)
Billing Options	Consolidated or Individual	Consolidated or Individual	Consolidated or Individual	Consolidated or Individual	Consolidated Only
Rewards	Cash-Back Rewards	None	None	Cash Back Rewards	Customizable Rebates
Spend Controls	Selectable by Program Administrator	Selectable by Program Administrator	Selectable by Program Administrator	Selectable by Program Administrator	Selectable by Program Administrator
Electronic Statements	Optional	Optional	Optional	Optional	Required
Target	<ul style="list-style-type: none"> <li>Variety of rewards</li> <li>Ideal for companies who generally pay balances in full</li> </ul>	<ul style="list-style-type: none"> <li>Lower competitive interest rate</li> <li>Accommodates a revolving line of credit to use for business-related purchases</li> </ul>	<ul style="list-style-type: none"> <li>Larger businesses or non-profit</li> <li>Does not require business applicant to personally guarantee the account</li> <li>Monthly pay- in- full</li> </ul>	<ul style="list-style-type: none"> <li>Larger businesses or non-profit</li> <li>Does not require business applicant to personally guarantee the account</li> <li>Monthly pay- in- full</li> <li>Offers a variety of rewards</li> </ul>	<ul style="list-style-type: none"> <li>Larger businesses</li> <li>Monthly automated pay-in-full</li> <li>Dedicated Account Manager</li> <li>Cards sent to Program Admin</li> </ul>



Go to [FirstDakota.com/Business/Borrowing/Business Credit Cards](https://www.firstdakota.com/Business/Borrowing/BusinessCreditCards) for complete details.

Subject to credit approval. Ask for details.



# DIGITAL BANKING

## FREE Digital Banking

Digital Banking is a powerful way to manage your money and do your banking online or from your mobile device. It's powerful because you have immediate access to account information, the ability to move money between accounts, and the convenience of viewing images of checks you have written... right on your PC or mobile device. Best of all, Digital Banking is FREE!

With First Dakota's Digital Banking, you can:

- Check account balances and transactions
- View images of checks or deposits
- Pay bills and set up payees
- Pay a friend or family member (P2P)
- Review 18 months of statements
- Transfer funds and make Bank-to-Bank transfers
- Make loan payments
- Order personal checks
- Establish alerts
- Place stop payments
- Manage your First Dakota debit card
- Find Bank and MoneyPass ATM locations
- Add tags, notes and images to your transactions
- Securely contact us through our Conversations button
- And so much more

Digital Banking features a 7:00PM CST transfer cut-off time for current day's business.

## FREE Mobile Deposit

With Mobile Deposit you can skip the deposit slips and trips to the Bank. All you need to do is snap a picture of the front and back of your endorsed check with an iPhone or Droid. You receive confirmation that your deposit is being processed. It's fast, easy and secure.

## FREE eStatements

- Statements available at your fingertips
- Easy access anytime, anywhere
- Safe, secure, and reduces identity theft opportunities
- Store your account statements electronically
- View Statements for the past 18 months
- Available on personal and business accounts

eStatements contain all the same information as a paper version including check images and any important notices from First Dakota. You can view, print, and download eStatements right from your computer.

## Bill Payment

Bill Payment\* allows you to pay utility bills, make mortgage and insurance payments, etc. To make bill payment easier you can also...

- Schedule recurring payments
- Schedule future payments
- Make one-time payments... just like writing a check
- Set up P2P (person-to-person)
- View 18 months of payment history

\*\$5 inactivity fee is applied if not used in a consecutive 60 day period. \$5 monthly fee for Business Online Bill Payment users.

### Tech Support

888-646-0307 or  
605-665-4908

Monday - Friday  
8:00AM - 5:00PM CST



## DIGITAL BANKING

### Download to Quicken® or Quickbooks®

If you have Quicken® or Quickbooks® on your computer, you can download account information directly into these popular and powerful money management programs. This allows you to quickly organize your finances, balance your checkbook, and monitor your income and expenses. Online Banking Tech Support: 1-888-646-0307.

### FREE DIAL<sup>SM</sup> 24-Hour Telephone Banking

With First Dakota's Direct Information Access Line (DIAL<sup>SM</sup>), you can call and check your account balances, learn which checks have cleared and when deposits were made, check payment dates and loan amounts, or transfer funds between your First Dakota accounts.<sup>2</sup>

<sup>2</sup>Telephone Banking features a 7:00 pm CST transfer cut-off time for current day's business.

### FREE Debit Card<sup>1</sup>

With the Free debit card, you can get cash and receive account information at ATM's worldwide. And, the MoneyPass Network allows you access to your accounts at tens of thousands of ATM locations coast to coast, surcharge-free. The debit card can also be used in place of regular checks at any merchant who accepts VISA® debit cards. Plus, you receive round-the-clock protection against identity theft with Fraud Risk Management on your debit card. And with Card Management via Digital Banking you have complete control of your debit card. You can add travel notices, establish alert notifications, blocks, temporarily lock (warm-card) your card, report it lost or stolen, order a replacement or activate a new card.

<sup>1</sup>subject to approval.

### eSavings

eSavings is an electronic deposit account established, accessed, and maintained exclusively online.

- Earn a higher interest rate for higher return on balances
- Interest compounded and credited quarterly
- Monthly eStatement can be easily accessed through Digital Banking
- Saves time - open account from Digital Banking or on our website at [firstdakota.com](http://firstdakota.com)
- Convenient - accessed exclusively online

### Apply Online Today!

#### Tech Support

888-646-0307 or  
605-665-4908

Monday - Friday  
8:00AM - 5:00PM CST

1/2022



[FirstDakota.com](http://FirstDakota.com)

Member FDIC



# LOANS

## CONSUMER LOANS

Loans for personal uses with payments made monthly:

- Special customer rates available
- Competitive rates
- Convenient repayment terms
- Lines of credit
- Use for new and used cars, trucks, RVs, boats, etc.

## CHECKING PLUS

A low-cost credit line for convenience and emergency uses:

- Credit line attached to checking account to provide automatic overdraft protection
- A credit range from \$600 to \$5,000
- Convenient repayment schedule

## HOME MORTGAGE LOANS

Helping customers achieve their dreams of home ownership:

- Loans to buy, build, or refinance your home
- Conventional fixed and adjustable rate options
- Various terms available

## CHEQUITY LOANS

A revolving line of credit based on your home's equity:

- Combines the benefits of a home equity loan with the convenience of accessing it through a checking account
- Variable rate of interest
- Once principal is repaid, your line of credit is available for use again
- Interest may be tax-deductible (consult your tax advisor for details)

### Special Customer Rates

You may be able to reduce your interest rate on personal loans when you have your monthly payments automatically deducted from your checking or savings account at First Dakota.





## MENU OF SERVICES

First Dakota offers complete banking services, experienced staff, latest in banking technology and great personal service. We are your complete financial center.

- Agricultural Loans
  - Dakota MAC<sup>®</sup> Financing
  - IronCountry Equipment Financing
  - Leases
  - The Farm Real Estate Revolving Line of Credit
  - First Dakota is the first Preferred Lender of FSA programs in the United States

- Commercial Loans

- Savings and Investments
  - Savings Accounts
  - Money Market Accounts
  - Certificates of Deposit
  - IRAs and SEPs

*Contact a Personal Banker for other investment opportunities*

- Convenience Options
  - Digital Banking
  - Person-to-Person Payments (P2P)
  - Bill Pay
  - Debit Card
  - Mobile Deposit
  - DIAL 24-hour Telephone Banking
  - eStatements
  - Bank-to-Bank Transfers
  - Automated Payment
  - Remote Deposit Capture
  - Direct Deposit
  - 17 Convenient Locations

Agri-business has been in our blood since we first opened our doors in 1872. And through every growing season since, we've been helping farmers to thrive in this unpredictable industry.

If the quality of your future depends upon the quality of support provided by your bank, call on First Dakota. We know farming, we know agri-business, and we want to know you!

3/2022

A DIVISION OF FIRST DAKOTA NATIONAL BANK



[FirstDakotaAg.com](http://FirstDakotaAg.com)

Member FDIC





# FIRST DAKOTA DEBIT CARD<sup>1</sup>

## WHEN WILL I RECEIVE MY NEW DEBIT CARD?

You have the option to have us Instant Issue a card or mail it to you. Instant Issue allows you to utilize your card right away. If we mail your card, it will arrive in the mail within 7 - 10 business days of applying. It will be sent to you in a plain white envelope, so please do not mistake it for “junk mail.”

## HOW DO I ACTIVATE MY NEW CARD IF IT IS MAILED?

- Call 800-486-4712 Monday - Friday, 8:00AM - 5:00PM
- Login to Digital Banking, go to Card Management, select your new debit card, choose Activate new card
- Call our DIAL 24-hour Telephone Banking at 800-600-3362, 24-hours a day and select option 4

## HOW DO I SET UP OR CHANGE MY PIN NUMBER?

- Call 888-891-2435 and follow the prompts.
- Call our DIAL 24-hour Telephone Banking at 800-600-3362, 24-hours a day and select option 4

## ARE THERE DAILY SPENDING LIMITS?

Your debit card includes a daily ATM withdrawal limit and a daily purchase limit. These limits are determined and disclosed when you apply for your First Dakota debit card. Please note: Cut off times for your checkcard are 12:00AM until 12:00AM each day, including weekends.

## WHAT IF I AM GOING TO SPEND MORE THAN MY LIMITS?

Please call your First Dakota location or 800.486.4712 Monday - Friday from 8:00AM to 5:00PM and we can raise your ATM or purchase limit for a specified period of time.

## WHAT IF I AM TRAVELING, CAN I USE MY CARD?

If you are going to an area, which is “out of the ordinary” for you, please notify us ahead of time. Log in to Digital Banking, go to Card Management, click on the airplane or the three dots in the upper right hand corner. This will allow you to enter where you are traveling to. If you don’t have Digital Banking, please call us at 800.486.4712 to let us know where and when you are going. Our Risk Management team watches your transactions carefully. If they notice anything out of the ordinary, they would see that as a potential risk, and may shut your card down.

## AM I SUBJECT TO ATM FEES?

First Dakota is part of the MoneyPass® ATM Network. With the MoneyPass Network, you can access your accounts at tens of thousands of ATM locations coast to coast, surcharge-free. All you need to do is look for the MoneyPass logo on the ATM to avoid surcharges from us or the other bank. To find the MoneyPass ATM location nearest you, log in to Digital Banking or visit [FirstDakota.com](http://FirstDakota.com).

<sup>1</sup>Subject to approval

The First Dakota debit card allows customers to make purchases wherever VISA debit cards are accepted as well as enjoy all other ATM functions. When a purchase is made, the amount is automatically deducted from your checking account balance, just as a cash withdrawal is when the card is used at an ATM.



# BOUNCE OVERDRAFT PRIVILEGE

At times, unanticipated expenses or unforeseen problems can leave you with too little cash in your checking account. Having a check returned due to insufficient funds can be costly, inconvenient and a potentially embarrassing experience. At First Dakota National Bank, we do not encourage overdrafts. As always, we encourage you to manage your finances responsibly. However, we want to save you from the additional merchant fees and possible damage to your credit history that might result if a check is returned. That’s why First Dakota offers “Bounce Privilege” for First Dakota customers.

## WHAT IS BOUNCE?

Bounce Privilege is a discretionary overdraft privilege program requiring no action on your part that provides you a safety net up to an automatically assigned overdraft limit. Please note that your Bounce overdraft limit may be available for covering overdrafts created at the teller window, by check, an automatic payment (ACH) transaction, recurring point of sale transaction, Digital Banking and Telephone Banking.

## HOW DOES BOUNCE WORK?\*

An insufficient balance can result from several events, such as (1) the payment of checks, electronic funds transfers or other withdrawal requests; (2) payments authorized by you (i.e. signature-based point of sale transactions); (3) the return of unpaid items deposited by you; (4) bank service charges; (5) the deposit of items which, according to the Bank’s Funds Availability Policy, are treated as not yet available or finally paid. We are not obligated to pay any item presented for payment if your account does not contain sufficient funds and a fee may be imposed for each item presented against an insufficient balance. Your ledger balance at the time these transactions post will determine the overdraft status and the assessment of fees.

As long as you make an opening deposit on the day the account is opened and maintain your account in “good standing”, we may approve overdrafts within your current available Bounce limit as a non-contractual courtesy. Your account is in good standing if you (1) make regular deposits to bring your account to a positive end-of-day balance at least once every 30 days (including the payment of all bank fees and charges); (2) avoid excessive overdrafts suggesting the use of Bounce as a continuing line of credit, and (3) there are no legal orders, levies or liens against your account or suspected fraud. Bounce is a non-contractual courtesy that is available to any qualifying account types in good standing for personal, household or business use.

\*Please refer to the Bounce Overdraft Privilege Program Disclosure for additional details

### BOUNCE LIMITS:

FirstChoice <sup>SM</sup> Checking . . . . .	\$200
Free Checking . . . . .	\$400
ClassicChoice <sup>SM</sup> Checking . . . . .	\$1,000
FirstPartners <sup>SM</sup> Checking . . . . .	\$1,000
Just One Checking . . . . .	\$1,000
Small Business Checking . . . . .	\$1,000
Small Business Checking w/ interest . . . . .	\$1,000
Community Checking . . . . .	\$1,000
Business Checking w/ interest . . . . .	\$1,000

## WHAT DOES BOUNCE COST?

There is no additional cost associated with this privilege unless you use it. You will be charged our standard overdraft fee O/D paid item of \$33.00



# BOUNCE OVERDRAFT PRIVILEGE

for each item created by check or through in-person withdrawals, or other electronic means paid under the limit. Additionally, with proper Reg. E Opt-in documentation from a consumer customer, we may authorize and pay one time ATM withdrawals and everyday debit/debit card transactions for personal or household purposes. To help you manage your account, the total fees you have paid for overdraft items (both O/D paid item and returned - NSF returned item fee) during the current month and for the year-to-date, will be reflected on your monthly checking statement in accordance with Federal regulations.

## WHAT IS MY BOUNCE PRIVILEGE LIMIT? IF I HAVE TWO CHECKING ACCOUNTS, CAN I GET BOUNCE ON BOTH?

Locate your account type to the left and make note of the corresponding limit. If you have multiple accounts for your household, you may have a limit on all eligible accounts. First Dakota reserves the right to limit participation to one account per household.

## WHAT IF I GO BEYOND MY BOUNCE PRIVILEGE LIMIT?

Normally, we will not approve an overdraft for you in excess of the predetermined limit assigned to your account. So as not to exceed the limit, please remember that the amount of the Overdraft, PLUS our O/D paid item fee of \$33.00 for each item will be deducted from the Bounce Privilege limit. Overdrafts above and beyond your Bounce Privilege limit may result in checks or other items being returned to the Payee. You will be charged a NSF returned item fee of \$33.00 for each item returned.

## HOW DO I KNOW WHEN I USE THE OVERDRAFT LIMIT?

You will receive an overdraft notice in the mail each time items are paid. The notice will show the check number, amount and the overdraft fee. You will need to subtract the total fees when balancing your checkbook.

## HOW QUICKLY MUST I REPAY MY BOUNCE?

You should make every attempt to bring your account to a positive balance as soon as possible, and must do so within 30 days. If you are not able to bring your account to a positive balance within 30 days you will receive a letter from First Dakota informing you of the situation and your options. If, thereafter, your account has not been brought to a positive balance, we may suspend your account and take other steps to recover funds.

## HOW SOON CAN I USE MY BOUNCE PRIVILEGE LIMIT?

Bounce Protection is a non-contractual courtesy available at account opening.

## WHAT ARE SOME OTHER WAYS I CAN COVER OVERDRAFTS?

The best way to avoid overdraft and bounced check fees is to manage your account so you don't overdraw it. However, if a mistake occurs, First Dakota offers additional ways to cover overdrafts in addition to

### OVERDRAFT LIMITS:

FirstChoice <sup>SM</sup> Checking . . . . .	\$200
Free Checking . . . . .	\$400
ClassicChoice <sup>SM</sup> Checking . . . . .	\$1,000
FirstPartners <sup>SM</sup> Checking . . . . .	\$1,000
Just One Checking . . . . .	\$1,000
Small Business Checking . . . . .	\$1,000
Small Business Checking w/ interest . . . . .	\$1,000
Community Checking . . . . .	\$1,000
Business Checking w/ interest .	\$1,000



# BOUNCE OVERDRAFT PRIVILEGE

cover overdrafts in addition to Bounce Protection.

Good Account Management . . . . . \$0.00  
 Checking Plus Line of Credit. . . . . On approved credit line, 18.00% APR and \$3.00 monthly charge.  
 Overdraft paid item fee is \$33.00 and NSF return item fee is \$33.00.

## WHAT ARE SOME OF THE WAYS I CAN ACCESS MY BOUNCE LIMIT? WILL MY LIMIT BE REFLECTED IN THE BALANCE I RECEIVE?

The chart below shows the different ways you can access your Bounce Privilege limit and indicates whether or not this limit will be reflected in the balance provided.

ACCESS POINTS	IS MY OVERDRAFT PRIVILEGE LIMIT AVAILABLE?	DOES THE BALANCE PROVIDED REFLECT MY OVERDRAFT PRIVILEGE LIMIT?
Teller	Yes	No
Writing A Check	Yes	N/A
First Dakota debit card	Yes	N/A
ATM Withdrawal	Yes	No
ACH-Auto Debit	Yes	N/A
Digital Banking	Yes	No
DIAL <sup>SM</sup> 24-Hour Telephone Banking	Yes	No

## WHAT IF I DO NOT WANT TO HAVE BOUNCE PRIVILEGE ON MY CHECKING ACCOUNT?

Bounce Privilege costs you nothing unless you use it. However, if you would like to have this service removed from your account, please call 800-486-4712.

At First Dakota National Bank we do not encourage overdrafts. To avoid fees, we encourage you to manage your finances responsibly by keeping track of your account balance and reconciling it regularly. At times, unanticipated expenses or unforeseen problems can leave too little cash in your checking account. Having a check returned due to insufficient funds can be a costly, inconvenient and a potentially embarrassing experience. That's why First Dakota offers Bounce Privilege for First Dakota customers.

### WHAT IS BOUNCE?

Bounce is a discretionary overdraft privilege program requiring no action on your part that provides you a safety net up to an automatically assigned overdraft limit. Please note that your Bounce overdraft limit may be available for covering overdrafts created at the teller window, by check, an automatic payment (ACH) transaction, recurring point of sale transaction, Digital Banking and Telephone Banking. Additionally, with proper Reg. E Opt-in documentation for a consumer account, we may authorize and pay one time ATM withdrawals and everyday Debit/debit card transactions based on your account balance and your Bounce limits.

### HOW DOES BOUNCE WORK?

An insufficient balance can result from several events, such as (1) the payment of checks, electronic funds transfers or other withdrawal requests; (2) payments authorized by you (i.e. signature-based point of sale transactions); (3) the return of unpaid items deposited by you; (4) bank service charges; (5) the deposit of items which, according to the Bank's Funds Availability Policy, are treated as not yet available or finally paid. We are



# BOUNCE OVERDRAFT PRIVILEGE

not obligated to pay any item presented for payment if your account does not contain sufficient funds and a fee may be imposed for each item presented against an insufficient balance. Your ledger balance at the time these transactions post will determine the overdraft status and the assessment of fees.

As long as you make an opening deposit on the day the account is opened and maintain your account in "good standing", we may approve overdraft items within your current available Bounce Privilege limit as a non-contractual courtesy. See limits per account type on page 2. Your account is in "good standing" if you (1) make sufficient deposits to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of all bank fees and charges); (2) avoid excessive overdrafts suggesting the use of Bounce as a continuing line of credit; and (3) there are no legal orders, levies, or liens against your account or suspected fraud. Bounce is a non-contractual courtesy that is available to any qualifying account types in good standing for personal, household or business use. First Dakota National Bank reserves the right to limit participation to one account per household and to discontinue this service without prior notice.

### WHAT IF I GO BEYOND MY BOUNCE PRIVILEGE LIMIT?

Normally, we will not approve an overdraft for you in excess of the predetermined limit assigned to your account. So as not to exceed the limit, please remember that the amount of the Overdraft PLUS our O/D paid item fee of \$33.00 for each item will be deducted from the Bounce Privilege limit. Overdrafts above and beyond your Bounce Privilege limit may result in checks or other items being returned to the payee. You will be charged a NSF returned item fee of \$33.00 for each item returned. Returned items may be presented for payment by the payee or their financial institution multiple times, which may result in multiple NSF returned item fees.

### PAYMENT ORDER

In the normal course of business, we generally pay items in the following order: checks cashed at a First Dakota National Bank location, electronic transactions by payment type in low to high dollar order, and checks in serial number order; however, checks can be converted by merchants to electronic transactions which may post to your account more quickly, affecting the order in which they post. We reserve the right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account. Also, please be aware that the order of item payment may create multiple overdraft items during a single banking day for which you will be charged an overdraft fee of \$33.00 for each overdraft item paid.

### HOW DO YOU DETERMINE YOUR ACCOUNT BALANCE?

First Dakota uses your ledger balance to determine if your account is overdrawn. The ledger balance only includes items or transactions which have posted to your account. This balance does not include outstanding checks you have written or electronic transactions which have been authorized but have not posted to your account. The ledger balance will also not include any checks you have deposited on which a hold was placed. Please see First Dakota's Funds Availability Policy for additional information regarding when a deposit will be available for your use.

### HOW A PRAEAUTHORIZATION HOLD AFFECTS YOUR ACCOUNT BALANCE.

At times, Debit/debit card purchases will result in a preauthorized hold on the funds in your account. Merchants; such as gas stations, hotels or car rental agencies; will approve an amount higher than your actual transaction as the total amount of the purchase is unknown when the transaction is approved. This is known as a pre-authorization hold. When approval is given the amount authorized will reduce the available balance in your account. If your purchase is less than the preauthorized hold amount, only the actual amount of the transaction will be deducted from your ledger balance. The preauthorized hold may stay on your account for three days or more.

An overdraft fee of \$33.00 will be charged for each ATM or everyday Debit/debit card transactions that post against insufficient funds with proper Reg. E Opt-In documentation. Reg. E Opt-In is applicable to consumer accounts, all business accounts will be considered as Opt-In for authorization of Bounce Privilege limits on one time ATM withdrawals and everyday Debit/debit card transactions. We may refuse to pay an overdraft item at any time even though we may have previously paid your overdrafts. For example, we typically do not pay overdraft items if your account is not in "good standing" as defined above, or if based upon our review of your account management, we determine that you have too many overdrafts or are using Bounce Privilege as a regular line of credit. You will be charged an NSF return item fee of \$33.00 for each item returned.

### WAYS TO COVER OVERDRAFTS:

Good Account Management. . \$0.00  
Checking Plus Line of Credit. . On approved credit line, 18.00% APR and \$3.00 monthly charge.

Bounce Privilege.....  
Overdraft paid item fee is \$33.00 and NSF return item fee is \$33.00.



# BOUNCE OVERDRAFT PRIVILEGE

## HOW DO I KNOW WHEN I USED THE OVERDRAFT LIMIT?

You will be notified by mail of any non-sufficient funds items paid or returned that you may have; however, we have no obligation to notify you *before* we pay or return any item. The amount of any overdraft including our overdraft paid item fee of \$33.00 or an NSF return item fee of \$33.00 that you owe us shall be due and payable upon demand. If no demand is made, the amount shall be due no later than 30 calendar days after the creation of the overdraft. If there is an overdraft on an account with more than one owner on the signature card, each owner and agent, if applicable, shall be jointly and severally liable for all overdrafts inclusive of fees.

Bounce Privilege should not be viewed as an encouragement to overdraw your account. As always, we encourage you to manage your finances responsibly. You may opt out of the privilege at any time, but you are responsible for any overdrawn balances at the time of opting out. If you would like to have this service removed from your account, please call (800)-486-4712.

