

# Personal Checking Accounts

Make the switch to First National Bank of River Falls and we will make it an easy process. Stop in and see one of our relationship bankers or you can open an account in the convenience of your own home by going to [www.fnbrf.com](http://www.fnbrf.com) > Your Life > Personal Accounts

PRODUCT	Minimum Balance			Minimum Opening Deposit			Interest Earned			BENEFITS						MORE INFORMATION
	ATM Refunds	Free Checks	Debit Card	Free Tablet & Mobile Banking	Free Online Banking	Online Bill Pay	Overdraft Protection Options									
<b>FIRST CHOICE</b>	\$0	\$100	✓ *Premium Interest see qualifications	✓		✓	✓	✓	✓	✓	✓	✓	✓	<p><b>*Qualifications for premium interest:</b></p> <p>Direct Deposit or automatic payment eStatements 10 point-of-sale purchases with your FNBRF debit card</p>		
<b>STUDENT 1st</b>	\$0	\$20		✓		✓	✓	✓	✓	✓	✓	✓	<p><b>*Qualifications for ATM refunds:</b></p> <p>eStatements 5 point-of-sale purchases with your FNBRF debit card</p>			
<b>FREEDOM</b>	\$0	\$100			✓	✓	✓	✓	✓	✓	✓	✓				
<b>FORTUNE 50</b>	\$1,500	\$100	✓		✓	✓	✓	✓	✓	✓	✓	✓	<p>Keep a daily balance of \$1,500 or \$10,000 relationship with FNBRF to avoid fees.</p>			
<b>MONEY MARKET</b>	\$1,000	\$1,000	✓				✓	✓	✓				<p>Limited to 6 withdrawals or transfers per month</p>			
<b>PERSONAL TIERED MONEY MARKET</b>	\$15,000	\$15,000	✓				✓	✓	✓				<p>Tiered Interest Limited to 6 withdrawals or transfers per month</p>			

# Telephone Banking

Call for your balance  
**1-888-520-8801**

## Bill Pay

- Pay 1 bill a month and it's free
- Set up one-time or recurring bills
- Pay businesses or people
- You pick the payment date
- Overnight or even same day payment options available (\*fees may apply)
- Set up reminders
- Transfer money to an account you may have at another financial institution

## Mobile Banking

- View your account balances
- Transfer funds between accounts
- Pay your bills
- View check images
- Receive instant balance notifications
- Deposit your checks for free

 **FNBRF**



### RIVER FALLS OFFICE

104 E Locust Street  
River Falls, WI 54022  
715.425.2401

#### LOBBY

Monday-Friday 8:30 a.m.—5:00 p.m.  
Saturday 9:00 a.m.—Noon

#### DRIVE-UP

Monday-Friday 7:00 a.m.—5:30 p.m.  
Saturday 8:00 a.m.—1:00 p.m.

### UW-RIVER FALLS OFFICE

500 East Wild Rose Avenue  
River Falls, WI 54022  
715.426.1856

#### LOBBY

Monday-Friday 9:00 a.m.—4:00 p.m.

### PRESCOTT OFFICE

1151 N Canton Street  
Prescott, WI 54021  
715.262.5000

#### LOBBY

Monday-Friday 8:30 a.m.—5:00 p.m.  
Saturday 8:30 a.m.—Noon

#### DRIVE-UP

Monday-Friday 7:30 a.m.—5:30 p.m.  
Saturday 8:00 a.m.—Noon

# Personal Checking

Banking made easy!



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

