

# REWARDS CHECKING: You'll love it!

Earn great interest on your balance!



**3.04% APY\***

on balances  
up to \$25K

&

**3.04% to  
0.01% APY\***  
on balances over \$25K

.....  
**or 0.01% APY\*** if qualifications aren't met

#### EACH MONTHLY QUALIFICATION CYCLE:

- Have at least 12 debit card point-of-sale purchases post and settle
- Have at least one direct deposit or ACH debit or ACH credit
- Receive and view monthly eStatements

SINCE 1940  
 **THE FIRST NATIONAL  
BANK OF NOKOMIS**

217-563-8311 or toll free at 1-800-355-8311

[www.fnbnokomis.com](http://www.fnbnokomis.com) • 122 W. State Street, Nokomis, IL

\*3.04% Annual Percentage Yield (APY) paid on balances between one penny and \$25,000. Balances above \$25,000 receive an interest rate of 0.01% on the portion of the balance above \$25,000 each cycle the minimum requirements are met. As a result, the APY for balances above \$25,000 will range from 3.04% to 0.01%, depending on the balance in the account. If you do not meet the requirements per statement cycle, your account will still function as a free checking account earning 0.01% APY. Rates as of August 22, 2018. We may change the interest rate and APY at any time after the account is opened. No minimum balance is required. First National Bank of Nokomis-assessed ATM fees are reimbursed up to \$15 if qualifications are met.



**MEMBER  
FDIC**