

Products & Services

Deposit Accounts:

- Blue Secure Checking Accounts
- Blue Secure Premier Checking Account
- Blue Regular Checking Account—
Business
- Kwik Cash Account
- Now Accounts
- Money Market Deposit Accounts
Personal or Business
- Savings Accounts
Regular/Business/Children/Christmas Club
- Certificate of Deposit Accounts
- Individual Retirement Accounts

Lending Accounts:

- Pre-Approved Auto Loans
- Installment Loans
- Consumer Loans
- Agricultural Loans
- Commercial Loans
- Real Estate Loans
- Home Improvement Loans
- Miscellaneous Other:
 - Online Banking
 - Telephone Banking
 - Debit Cards
 - Safe Deposit Boxes
 - Bill Payment Services
 - Cellular Telephone Protection
 - Identity Theft Protection Service
 - Overdraft Privilege Service



First National Bank of Kansas

www.fnbofks.com

P O BOX 228 P O BOX 275
600 N 4th St 18 Main
Burlington, KS 66839 Osage City, KS 66523
Phone: 620-364-8472 Phone: 785-528-3133
Fax: 620-364-8475 Fax: 785-528-3160

P O BOX 398
305 Pearson Ave
Waverly KS 66871
Phone: 785-733-2564
Fax: 785-733-2265



FDIC

**FIRST
NATIONAL
BANK OF
KANSAS**

**PRODUCTS
AND
SERVICES**

**BANKING AVAILABLE
24 HOURS A DAY
7 DAYS A WEEK**

Customer Service

At First National Bank of Kansas we strive to provide you with the best banking experience possible. We offer the services of a modern Financial Institution while maintaining the integrity of a community bank where decisions are made locally. Please come by any of our three locations and meet a friendly group of people willing to work hard to meet your banking needs. In addition, you may bank by telephone, the Internet, or use numerous Automated Teller Machines (ATM) 24 hours a day seven days a week.

Your hometown bank serving you!

Hours of Operation

Burlington location

Lobby:

8:30 am to 3:00 pm Monday–Thursday

8:30 am to 5:00 pm Friday

closed Saturday

Drive Up:

8:30 am to 5:00 pm Monday–Friday

9:00 am to 12:00 pm Saturday

Osage City location

Lobby:

9:00 am to 4:00 pm Monday–Friday

Drive Up:

8:30 am to 5:00 pm Monday–Friday

Waverly location

Lobby: closed Monday

9:00 am to 3:30 pm Tuesday–Friday

9:00 am to 12:00 pm Saturday

Drive Up:

8:30 am to 5:00 pm Monday–Friday

9:00 am to 12:00 pm Saturday

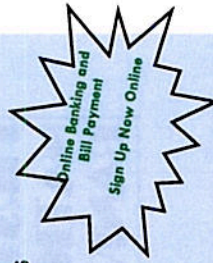
Convenience

Online Banking

www.fnbofks.com

Features of Online Banking

- View Accounts Online
- Make Loan Payments
- Transfer Funds
- E-Statements
- Online Check Image Access
- Bill Payment
- Send feedback to bank personnel via secure e-mail



ATM Locations

Cash whenever you need it at four locations

1. FNB of KS
600 N Fourth Street
Burlington, KS 66839
2. Coffey County Hospital
801 N Fourth Street
Burlington, KS 66839
3. Coffey County Sherriff
605 Neosho Street
Burlington, KS 66839
4. FNB of KS
305 Pearson Avenue
Waverly, KS 66871
5. FNB of KS
18 Main
Osage City, KS 66523



Security

Guidelines to help prevent fraud & identify theft:

Do not give out financial information such as checking and debit card numbers, or your social security number, unless you know the person or organization you are dealing with, even someone claiming to be from your bank.

Report lost or stolen checks or ATM cards immediately. The bank will block payment on check numbers and hot card your ATM card involved. You can greatly reduce fraudulent transactions by reporting these lost items quickly.

Do not fall prey to "phishing." Never respond to an e-mail requesting you to provide card, PIN, account or personal information via the internet.

Notify the bank of suspicious phone inquiries such as those asking for account information to "verify a statement" or "award a prize."

Store your information in a safe place. Shred old credit card and ATM receipts, old account statements and unused credit card offers before you discard them.

Watch you account information and billing statements. Know your billing cycles and review monthly statements carefully. Make sure that all charges, drafts or withdrawals were authorized. If anything looks suspicious, promptly contact the bank.

ID Protect—identity theft protection service for you, your family, and joint account owners:

- *Identity Fraud Expense Reimbursement Coverage
- *Comprehensive Identity Theft Resolution Service
- *Debit and Credit Card Registration
- *3-in-1 Credit File Monitoring
- *3-in-1 Credit Report
- *Total Identity Monitoring

Registration and activation is easy:

Go to www.IDProtectMe247.com using Access Code: KS282087 and follow the simple step-by-step instructions to register and activate benefits, or Call 1-877-610-7889 for questions related to any of the benefits and services.

Learn More about Identity Theft: Visit the Federal Trade Commission's website at www.ftc.gov or Call (877) 438-4338.