

Here's what you would pay if you paid for each of these services individually

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| AD&D Insurance (if purchased as a stand alone policy) | \$25.00 |
| Prescription Drug Card (many plans cost \$90 per year - and assumes 24 prescriptions per year at an average of \$8 each) | \$282.00 |
| Easy Saver sm (factors vary) | \$200.00 |
| Hotel & Motel Discounts (many plans cost \$70 per year - and assumes 6 nights at \$30 savings per night) | \$250.00 |
| Identity Theft 911 ^M (many plans cost \$80 or more) | \$80.00 |
| Identity Watch [®] (many plans cost \$80 or more) | \$80.00 |
| Protect Your Cards sm (many plans cost \$25 or more) | \$25.00 |
| Living Family Journal (factors vary) | \$25.00 |
| Personalized Checks (assumes 2 orders per year) | \$25.00 |
| Consumer Loan Discount (factors vary) | \$15.00 |
| Safe Deposit Box (factors vary) | \$5.00 |
| Traveler's Checks (assumes \$1000 in annual traveler's checks purchases) | \$10.00 |
| Cashier's Checks (assumes 12 per year at \$3.00 each) | \$36.00 |
| Stop Payment Discount (factors vary) | \$15.00 |

\$1073.00
Annual Savings

Your **TOTAL** cost for all of these services is only **\$6.00 per month!**

Look inside to find out more about our more valuable service

Member Agreement

Upon approval by First National Bank McGregor (the "bank") of your application, you shall be entitled to the services of the account.

Upon signing the application for membership in the account, you do hereby agree to accept the following terms and conditions.

1. You shall maintain a personal (not business) checking account with bank until such time as this agreement is terminated as herein provided.
2. You will pay and do hereby authorize bank to deduct from your personal checking account the monthly stated service fee.
3. You may cancel this agreement at any time upon seven days written notice to bank and payment of all obligations hereunder to bank. Bank may cancel this agreement at any time, without notice, if you fail to abide by the provisions and terms herein set forth, or if your personal checking account is garnished by legal process.
4. This agreement shall be subject to all applicable federal and state laws and regulations, the by-laws of bank, to all present and future amendments thereto, and all regulations, rules and practices theretofore or hereafter adopted by bank. This agreement may be amended from time to time by bank, but no such amendment shall be effective until 30 days after written notice to you. All notices, statements of account, demands and other communications by bank shall be mailed to you at your address set forth in your application, or such address as you may have notified bank in writing hereafter. If the application is signed by one or more persons who have a joint personal checking account, each shall be jointly and severally liable for all sums payable hereunder.

- ★ Local People
- ★ Local Decisions
- ★ Local Commitment
- ★ Local Investment



MCGREGOR | SOUTH BOSQUE

your bank for life

www.FNB-McGregor.com

254-840-2836
Toll Free 888-780-9041

Downtown McGregor:
401S. Main Street, McGregor, TX 76657

South Bosque:
Hwy. 84 & Bosque Ln., McGregor, TX 76657



MEMBER
FDIC



**Lifes
Advantage
Checking
Our Most
Valuable Service**



