



AutoSave Frequently Asked Questions

1. Do I have to open a new account to use AutoSave?

If you already have a checking and savings account with FNB, we can easily convert it to AutoSave without changing your current account numbers. If you are a new customer, you will need to open a checking account and AutoSave savings account.

2. How much is required to open a new account?

To open a new checking account, you will need \$50 or \$100 depending on the account you choose. To open an AutoSave savings account, you will need \$100.

3. Do I have to get a debit card with the account?

Yes, AutoSave only works with debit card transactions.

4. Does AutoSave round up for every debit card transaction?

AutoSave does not round up for ATM, phone, or internet transactions. It does not round up for whole transaction amounts (for example, it does not round up if the transaction is \$6.00).

5. How does AutoSave work?

When you use your debit card, the qualifying transaction is rounded up to the nearest dollar. The extra change goes straight to your AutoSave savings account.

6. How does the 3 month bank match work?

FNB will match 100% of the qualifying transactions for the first 3 months starting on the date of account opening. The matching funds will be credited to the AutoSave account at the end of the 3 month period. If the account is closed before the end of the 3 month period, the matching funds are lost.

7. How does the everyday match work?

FNB will match 6% of the qualifying transactions after the three month period has ended. The matching funds will be credited to the AutoSave account at the calendar quarter end. If the account is closed before the end of the calendar quarter, the accrued matching funds are lost.

8. Is there a maximum amount that the bank will match each year?

The maximum matching amount per year is \$250. It resets every year on January 1.

9. Can the savings be transferred to another account?

The savings can only be transferred to an AutoSave account. Once the money has been deposited into the AutoSave account, you can move it into other accounts if you wish.

10. What features come with an AutoSave account?

You can have 4 free withdrawals per month. For more than 4, there is a \$1.00 fee per transaction. There is a \$3.00 fee if the account balance falls below \$100 anytime during the month. AutoSave must be tied to a FNB checking account with an active debit card.

If you have any further questions about this product, please contact us at 270.247.1758.

