

Customer Service:  
770-227-2251



XPress Phone Banking:  
770-228-9441

# First National Bank

www.fnbgriffin.com

Northside - 1475 W. McIntosh Rd  
Downtown - 318 S. Hill St.  
Southside - 1103 Zebulon Rd.

Griffin Crossroads - 1510 W. McIntosh Rd.  
Hampton - 996 Bear Creek Blvd.

Heron Bay - 3470 Ga Hwy. 155 South  
Zebulon - 16000 Barnesville St.

## READY RESERVE APPLICATION

### Features and Benefits

- Transfers in multiples of \$50.00 deposited to your checking account in the event of an overdraft. There is no fee for this advance.
- Billing is consolidated with your checking statement.
- Interest is charged only on the outstanding balance.

- Low monthly payment equal to 5% of your READY RESERVE balance or \$15.00, whichever is greater, is automatically debited from your checking account.
- Your READY RESERVE limit will be set by the bank based upon information obtained from your application and credit history.

\*See reverse side for additional information.\*



### READY RESERVE

#### Interest Rate and Interest Charges

APR for Cash Advances	18%
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.01
Paying Interest	You will be charged interest from the transaction date.

#### Fees

Annual Fee	\$0
Penalty Fees	
Late Payment	\$0
Over-the-Credit Limit	\$0 (Standard overdraft fees apply)

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

### First National Bank Ready Reserve Application

Date	Checking Account Number	<input type="checkbox"/> READY RESERVE \$_____ (Limit or Increase Requested)			
Last Name	First	Middle	Date of Birth	Social Security Number	
Address	City	State	Zip Code	Home Phone	<input type="checkbox"/> Own <input type="checkbox"/> Rent Monthly Payment \$_____
Employment	Address	Cell Phone Number	Monthly Gross Income \$_____		

YOU NEED NOT FURNISH ALIMONY, CHILD SUPPORT OR MAINTENANCE INCOME INFORMATION IF YOU DO NOT WANT US TO CONSIDER IT IN EVALUATING YOUR APPLICATION.

CO-APPLICANT OR SPOUSE (If applying for a joint account)

Last Name	First	Middle	Date of Birth	Social Security Number	
Address	City	State	Zip Code	Home Phone	<input type="checkbox"/> Own <input type="checkbox"/> Rent Monthly Payment \$_____
Employment	Address	Cell Phone Number	Monthly Gross Income \$_____		

YOU NEED NOT FURNISH ALIMONY, CHILD SUPPORT OR MAINTENANCE INCOME INFORMATION IF YOU DO NOT WANT US TO CONSIDER IT IN EVALUATING YOUR APPLICATION.

Applicant's Signature		Date	Other Signature (if joint application)		Date
FOR BANK USE ONLY	DATE	OFFICER NO.	ACCOUNT NUMBER	APPROVED AMOUNT	OFFICER'S INITIALS

## READY RESERVE AGREEMENT

### READY RESERVE AGREEMENT

Use of your First National Bank ("Bank") READY RESERVE ("R/R") indicates your consent to the following terms and conditions.

**USE OF THE ACCOUNT** - If you have a personal Bank checking account and you have signed a request for R/R overdraft protection, whenever you write checks on your checking account that overdraws your balance, amounts in \$50.00 multiples (not to exceed your credit limit) may be deposited to your checking account and charged to your R/R Account. You also may request an advance (not to exceed your credit limit) to be deposited to your checking account.

Bank treats both the direct advance and overdraft advances mentioned above as loans. You will be informed of the debt limit Bank allows you to incur by use of your R/R. However, if for any reason Bank advances more than your R/R limit, you must pay the excess amount immediately.

**STATEMENT AND BILLING PROCEDURES** - Bank will send you a monthly statement which will be combined with your checking account statement. Your checking account will be debited for 5% of your R/R balance or \$15.00, whichever is greater, and applied to your R/R account as a payment, first to interest, then to principal on the same day as your closing date of your statement cycle. If your checking account does not have sufficient funds to allow for this debit, either you should make the payment or you will be debited for the past due amount along with your regular payment the next month.

When a credit balance in excess of \$1.00 is created on your R/R account, whether through overpayment, through rebates or otherwise, Bank shall (i) credit the amount of the balance to your R/R account, (ii) refund any part of the remaining credit balance within seven business days from the receipt of a written request from you, and (iii) make a good faith effort to refund you by cash, check, or money order, or by credit to your deposit account, any part of the credit balance remaining in your R/R account for more than six months.

You may make a payment or pay off your balance at anytime. The finance charge is calculated on a daily basis, therefore your pay off may change each day.

Payment made shall be deemed to be received upon receipt at our mailing address or at any Bank branch office and shall be credited to your R/R account as of the date of such receipt. Payments made by any other means will be forwarded to us for crediting to your R/R account. Such payments may be subject to a delay in crediting of up to five days after the date you deliver them. Payment shall be by cash and must be paid by the Payment Due Date shown on your periodic statement.

Payments must be received before closing time in order to be credited that day. Payments received after closing time or at any time on Saturday, Sunday or a day on which Bank is authorized by law to be closed will be credited to your R/R account as of the date of our next business day.

Bank may accept late payments or partial payments even though marked "payment in full" or containing similar legends without losing any of its rights under this Agreement.

**FINANCE CHARGE** - A finance charge will be imposed on your R/R account and will be shown on your periodic statement unless your balance has been paid in full.

The finance charge begins to accrue on your R/R account on the first day on which there is an outstanding balance on your R/R account. The FINANCE CHARGE on your R/R account will be computed by multiplying the daily balance by the daily periodic rate of 0.0493%.

The Daily Balance for each day of the billing cycle will be the balance owed at the beginning of the billing cycle (called the Beginning Balance on your periodic statement), if any, plus all overdraft advances, minus any unpaid finance charge, other charges, and payments and credits posted through that day. For purposes of calculating the Daily Balance, a credit balance will be considered a zero balance.

The Monthly Periodic Rate is equal to an ANNUAL PERCENTAGE RATE OF 18%.

**SECURITY INTEREST** - All property (except real property now used or expected to be used in the future as your principal dwelling) in which you previously have granted to us a security interest, or in which you in the future grant to us a security interest, also secures your obligations under this Agreement.

**DEFAULT** - Default occurs when any other following things occur: You fail to make when due a payment on your R/R account as provided for in this Agreement, you otherwise violate this Agreement, you die, you move outside the State of Georgia, an order for relief is entered in any bankruptcy or insolvency proceeding commenced by or against you, you fail to pay your debts generally as they become due, a lien or garnishment is filed against any of your properties, you make false representation in applying for this R/R account, you have another obligation to Bank in default, or we reasonably feel insecure regarding your repayment of amounts advanced under the R/R.

**REMEDIES** - If you are in default, then Bank may demand immediate payment of all accounts outstanding under your R/R account and Bank's obligations under this Agreement will terminate. Bank may apply any deposits held in your account(s) with Bank or any other indebtedness owed to you by Bank to your R/R debt. You agree to pay all costs, disbursements, and reasonable attorney's fees if your R/R account is collected by or through an attorney or in bankruptcy, or in any other judicial proceeding. If Bank does not exercise its rights on any one occasion, it may still do so upon any later default by you.

**PEOPLE OBLIGATED UNDER THIS AGREEMENT:** The words "you" and "your" used in this Agreement refer to everyone signing a First National Bank Ready Reserve Application or an Acceptance CARD for a R/R, to their executors and estates, and to everyone using the R/R with the consent of anyone so signing. Each person so signing is jointly and severally obligated for this R/R.

**MISCELLANEOUS** - Either you or Bank may terminate this Agreement at any time simply by giving written notice to the other. If this Agreement is terminated, you are still liable for any amounts outstanding under your R/R account.

Bank may request updated information from you or may review your credit information in connection with your R/R account and take any action it deems necessary.

If Bank decides to change this Agreement in any way, it will mail you a written notice of the change to your last given address. You agree that these changes will take effect 30 days after the mailing of notice to you unless you notify Bank in writing within those 30 days that you are electing to terminate this Agreement and unless you pay your R/R account balance in full within those 30 days. You must notify us of any change in your billing address.

You agree that Bank may regard the periodic statement of your R/R account as correct unless you notify Bank in writing of any error within 60 days after you receive a statement. This Agreement shall be governed by the laws of the State of Georgia.



# First National Bank