

*We commit to promote the success of our customers and communities, provide high quality financial services and maintain a strong, safe financial institution.*



*Your financial star since 1892*

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**About**

**What's New?**

Check here often to learn about new products and promotions at FNBT!

**.30 for 30 Account**

Take a look at our new .30 for 30 Account at First National Bank & Trust Co. and receive .30% interest when you average monthly balance exceeds \$30,000. (The interest you earn at .30% has an annual percent yield of .30%. This rate is effective as of September 2016.) And when your balance falls below the target, you'll still earn standard money market falls below the target, you'll still earn standard money market rates, currently .15% interest (APY .15%). Keep your eye on the \$30,000 target and you'll earn the best interest.

Like any interest-bearing account, there are some conditions. When you open .3-for-30 Account, \* you can make 6 withdrawals per statement cycle; after that, each withdrawal is charged a fee of \$5. \*\* If your balance falls below the target, the terms will match our Money Market account. But either way, you'll be earning the best available interest on your money. Get eStatements for free, or pay \$3/mo for paper statements. Please read all terms and conditions.

\*A deposit of \$2500 is required to open this account. When your balance averages below \$2500/mo, you'll pay a \$5/mo fee. Fees can reduce the interest you earn.

\*\*A 7-day advance notice may be required for withdrawals.

**Oneup Account**

You spoke. We listened! Our new Oneup Account is a new account meant for young people learning financial independence. This new account offers Adjustable interest earned on deposits up to \$10,000. Currently .50% (.50% Annual Percentage Yeild/APY) on balances up to \$10,000, subject to change. Balances at \$10,000 and above earn our Super Now Account rate, which is .10% (.10% APY). No minimum balance required to earn interest.

No Monthly service charge if you use your standard FNBT debit card 10 times per month. A \$5 service charge if your account has less than 10 debit card transactions.

A \$50 opening reward after 180 days. Must provide valid email address. A \$100 deposit to open account. No minimum balance required to earn benefits. We deposit this reward into your account 180 days after your account is opened.

ATM fees waived. Up to 6 transactions per month at ATMs not owned by FNBT.

Oops Protection! One insufficient fee (check or debit card) is waived per quarter. Customer will need to call the bank and request refund. We encourage customers to avoid fees by learning good money management. Fees can reduce interest earned. No limit on requests; one refund per quarter.

A \$25 restaurant gift card for referrals who opens a new deposit account. They can have existing savings or a safe deposit box but not a recently closed deposit account. Gift card is issued after the applicable referred account has been open for 90 days. A \$100 deposit is required to open a referred account. No minimum balance required to earn the reward.

Money Management ideas. Educational videos in social media, email reminders and tips.

Credit-building options available. Consult with our lenders to see if you qualify for a small loan to build your credit score. No minimum balance required.

A debit card, any style is provided with this account. Checks may be ordered separately.

E-statements required. Reduces waste and fraud. Statement cycle is end of month.

### StormSafe Loan Program

You live in Oklahoma and you wonder if the next tornado could hit your property next. If you live in a home without underground shelter, you can take one big stress off your mind by investing in a storm shelter. Our StormSafe Loan Program was designed to help you get maximum protection at minimum price. We've cut the rate to 3.25 percent and cut the fees. Drop by any of our 11 locations and ask about the StormSafe Loan. Through this FNBT program, you can borrow \$5,000 at 3.25 percent interest (APR 3.251) for 36 months. Some restrictions apply.

### Loan

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