



**FIRST CITIZENS
NATIONAL BANK (/)**

Unbelievably Good



Personal Online Banking

User ID
LOGIN

[Business Online Banking Login \(/business/\)](#)

Personal Checking

Find the Right Account for Your Preferences

Which Do You Use More?

Debit Card

Paper Checks

Will You Use Direct Deposit?

Yes

No

What Average Balance Do You Plan to Maintain?

Under \$5,000

\$5,000 or More

What Type of Monthly Statement Do You Prefer?

Electronic

Paper

eSolutions Plus

[LEARN MORE \(/PERSONAL/PRODUCTS-SERVICES/CHECKING/ESOLUTIONS-PLUS-CHECKING/\)](#)

Monthly Service Charge

\$0

Requires eStatement and Direct Deposit

Earns Interest



Free Paper Statement Option

Basic

[LEARN MORE \(/PERSONAL/PRODUCTS-SERVICES/CHECKING/BASIC-CHECKING/\)](#)

Monthly Service Charge

\$0-5

Depending on Statement Selection

Earns Interest

Free Paper Statement Option

Regular

[LEARN MORE \(/PERSONAL/PRODUCTS-SERVICES/CHECKING/REGULAR-CHECKING/\)](#)

Monthly Service Charge

\$8

Waived with \$500 Minimum Balance

Earns Interest

Free Paper Statement Option



Wall Street

[LEARN MORE \(/PERSONAL/PRODUCTS-SERVICES/CHECKING/WALL-STREET-CHECKING/\)](#)

Monthly Service Charge

\$15

Waived with \$5,000 Average Balance

Earns Interest



Free Paper Statement Option



All of our Personal Checking Accounts Come
with
These **Unbelievably Good** Extras...

FREE
Mobile Banking¹



[\(/personal/products-services/mobile-electronic-](/personal/products-services/mobile-electronic-)

[access/mobile-banking/\)](#)

Debit Card featuring
Points with Every Purchase



[\(/personal/products-services/card-services/debit-cards/\)](/personal/products-services/card-services/debit-cards/)

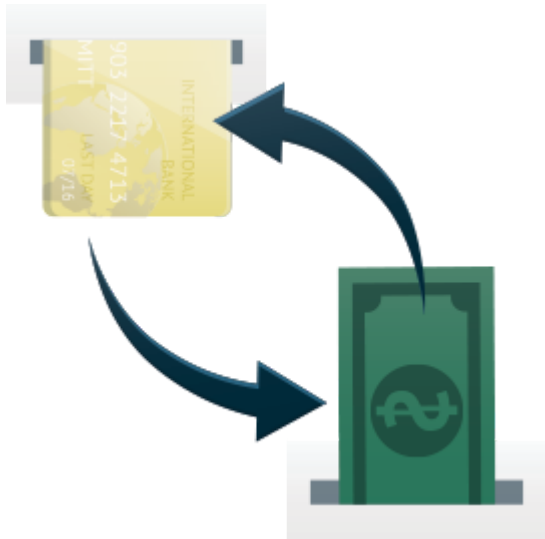
FREE Online Banking
& Bill Pay



(/personal/products-services/mobile-electronic-

access/online-banking-bill-pay)

Discretionary Overdraft Options



(/personal/products-services/other-services/overdraft-

services)

1 Your wireless service provider may charge additional fees for data usage and text messaging. Consult your wireless provider for details.

**Important Bonus Disclosure - 300 FirstCNCB Rewards Points: Depending on account type opened after a friend's referral, Annual Percentage Yield (APY) ranges from 0.05%-0.60% and minimum deposit ranges from \$100-\$7500. Bonus points (approx. value \$30) awarded only to new customers without existing account and provided at account opening by certificate or email. Value may be reported as income to the IRS.

800.321.3176

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[Contact Us \(/about/unbelievably-good-banking/contact-us/\)](/about/unbelievably-good-banking/contact-us/)

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