



Personal Checking Accounts

Checking Types: Benefits, Requirements and Fees	Basic	Value	Investment
Deposit Amount to Open	\$25	\$25	\$25
Earns Interest	No	Yes (Flat Rate)	Yes (Tiered Rate)
Monthly Service Charge	No	No	No
Daily Account Balance Required to Avoid Monthly Minimum Balance Fee	No	\$1,500	\$10,000
Monthly Minimum Balance Fee	N/A	\$7	\$12

Listed below are **features/benefits** that apply to each of the above accounts:

- ▶ Unlimited Check Writing
- ▶ Debit Card
 - Apple Pay/Samsung Pay
- ▶ 24/7 Automated Phone Access Line
- ▶ Free Notary Service
- ▶ FDIC Insured to the Maximum Allowed by Law
- ▶ Free Online/Mobile Banking
 - Free E-Statement Delivery
 - Mobile Check Deposit
 - Bill Payment
 - Zelle P2P Payments
 - External Transfers
 - FAB Money Management Personal Financial Management Tool

Investment Checking also provides these features/benefits in addition to the ones listed above:

- ▶ Free Domestic Wire Transfers
- ▶ Free First Order of Standard Checks
- ▶ Free Cashiers Checks
- ▶ Free Will Review

Miscellaneous Fees are listed on the **Truth in Savings Disclosure** and apply to each of the above accounts.

SERVICES AND FEES

First American Bank and Trust Company
Main Office
300 College Ave
Athens, GA 30601
March 19, 2025

The following fees may be assessed against your account and the following transaction limitations, if any, may apply to your account.

MISCELLANEOUS FEES AND CHARGES

Account Fees

Counter Check: \$.25 per check (multiples of 4)
Official Check: \$6.00 per check
FAB Overdraft Paid Item: \$30.00 each time presented
Non-sufficient funds (NSF) Overdraft Paid Item: \$30.00 each time presented
Non-sufficient funds (NSF) Returned Item: \$30.00 each time presented
Stop Payment: \$32.00 per item
Chargeback: \$7.00 per item
Sweep Transfer: \$3.00 per transfer
Deposit and Savings Collection: \$32.00 per incident
Telephone Transfer (manually): \$3.00 per transfer
Telephone Transfer (electronically): no fee
Dormant Account: \$5.00 per month:
This fee is charged monthly for twelve months after 1 year of inactivity on a checking account or 5 years of inactivity on a savings account. An account becomes dormant (inactive) when you have made no deposits to or withdrawals from an account.
Savings Account Closed Within 90 Days of Opening: \$10.00 per incident

Check Order Fees

Check Order: Fees vary depending on the style and quantity ordered.

Statement, Image and Research Fees

Paper Statement Fee: \$3.00 per consumer statement (fee waived if statement is received through E-Statement Delivery Service)
Statement Reprint: \$5.00 per statement
CD-ROM Statement: \$30.00 per request
Special Statement Cutoff: \$10.00 per statement
Research and Balancing Assistance (one hour minimum): \$25.00 per hour

Wire Transfer Fees

Domestic Outgoing: \$25.00 per wire
Domestic Incoming: \$15.00 per wire
Foreign Outgoing: \$45.00 per wire
Foreign Incoming: \$25.00 per wire

Debit Card Fees

Debit Card Replacement: \$5.00 per card
Debit Card Rush Order: \$25.00 per order

Safe Deposit Box Fees

Late Charge Fee: \$5.00 per year
Lost Key Fee: \$50.00 per incident
Forced Entry/Drilling Fee: \$125.00 per incident

Member
FDIC

CONSUMER - BANKON FABT

First American Bank and Trust Company
Main Office
300 College Ave
Athens, GA 30601

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

DDA - BANKON FABT

Limitations: You must deposit \$25.00 to open this account. This is a checkless checking account. Account withdrawals are limited to debit card, ACH and in-branch cash withdrawals.

Account Fees: The following fee applies to this account: BankOn FABT Fees: A monthly service fee of \$4.99 will be imposed every statement cycle.

This account provides the following features free of charge:

Online banking, mobile banking, banking alerts
Bill Pay
Monthly account statements
Check cashing for checks issued by FABT
Direct deposit, ATM and in-branch cash and check deposits
Telephone Banking (including live support)
FABT in-network ATM access
FABT branch network access

This account does not have fees for the following:

Account activation
Overdraft/Insufficient funds (NSF)
Account closure
Dormancy
Low balance
Stop Payment

Remittances (International Wire) are \$25.00 per wire transfer.

Member
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