

Interest Rates and Annual Percentage Yields are current as of November 15, 2024. For current rate information call (847) 952-3700.

ACCOUNT OPENING AND USAGE	Minimum Deposit Needed to Open Account	\$ 100.00		
	Monthly Fee	\$5.00		
	Requirements to Waive Monthly Fee		Must be maintained every day of the statement period to avoid the monthly fee	
	Minimum daily balance	\$250.00		
	Excess Money Market or Savings Transaction		Per item (including withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer, or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.)	
	In excess of 6 per month	\$10.00		
	Interest paid on Entire Balance if your Balance is:			
	Tier:	\$1.00+	Interest Rate	0.20%
			Annual Percentage Yield (APY)	0.20%
	<p>At First American Bank's discretion, the interest rate and APY may change at any time. Interest is earned on the collected balance each calendar day using the daily balance method. This method multiplies the daily periodic rate times the collected balance plus any previously earned and unpaid interest compounding earnings daily. Interest earned is paid monthly. You must maintain a minimum balance of \$1.00 in the account each day to obtain the disclosed APY. Interest earned and not paid will be forfeited when the account is closed unless the entire balance is transferred to another First American account Bank. Interest will be reported to the IRS.</p> <p>Interest begins to accrue no later than the business day we receive credit for the deposits of noncash items (for example, checks).</p>			
ACCUAL OF INTEREST ON NONCASH DEPOSITS				
TRANSACTION LIMITATIONS:				
	The minimum amount you may deposit:	\$.01		
	The minimum amount you may withdraw:	\$.01		
ATM FEES:				
	First American ATM Withdrawal	FREE		
	Allpoint or Presto! ATM Withdrawal	FREE	Available to checking, money market, and savings accountholders with our Mastercard® debit card. Look for the Allpoint and Presto! logos to ensure your transaction will be surcharge-free. The Allpoint ATM may display a surcharge-fee screen. Accept the surcharge and proceed with your withdrawal. You will not be charged the surcharge-fee.	
	Other ATM Withdrawal	\$3.00	At ATMs not owned by First American Bank or not on the Allpoint or Presto! networks.	
	ATM Balance Inquiry	\$2.00		
ADDITIONAL ACCOUNT FEES:				
	Paper Statement Fee* & Other Fees		Schedule of Fees	
<p>*For accounts opened online: eStatements will automatically be selected. Please enroll in Online/Mobile Banking to view your eStatements. For accounts opened at a branch or through direct communication with bank staff, you must: 1) enroll in Online/Mobile Banking within 30 days after your account is opened, 2) accept our Digital Banking Agreement, and 3) select "Electronic" as your Statement preference. To make your statement election, log in to Online/Mobile Banking, select your account, then go to "Statement preferences" and change the delivery option to "Electronic". If you fail to select eStatements within the first 30 days of account opening, or if an owner elects to receive paper statements at any time, a paper statement fee may apply. Please see the applicable Schedule of Fees.</p>				

OVERDRAFT OPTIONS FOR CONSUMERS	Standard Overdraft Fees	Insufficient Funds – Return Item Fee	\$39.50	Per item. This item includes checks, in person withdrawals, ATM withdrawals, or by other electronic means as applicable that creates an overdraft.
		Insufficient Funds – Overdraft Fee	\$39.50	
		Maximum Number of Overdraft Fees	6	Per day
		Continuous Daily Overdraft Fee**	\$5.00	Every day the account is overdrawn, beginning 3 business days after the account is first overdrawn.
	Option A: (Default)	No Overdraft Service for Debit Card Transactions		If you choose not to opt-in to any kind of overdraft service, debit card transactions that would cause an overdraft will be declined at no cost to you.
Option B: Overdraft Privilege Opt-In	Overdraft Service for Debit Card Transactions		Debit card transactions (purchases and ATM withdrawals) will be approved and you'll be charged our standard overdraft fee(s).	

Option C: Account Link	Overdraft Service through Linked Accounts		Funds will be transferred from another First American checking, savings or money market account to cover the amount of the overdraft.
	Sweep Transfer (Auto Funds Transfer)	\$10.00	Per occurrence.
Option D: Redi-Reserve	Overdraft Service through Line of Credit		Funds will be added to your checking account for the exact dollar amount of the overdraft each night up to a maximum of \$500. With your next deposit(s), the outstanding line of credit balance (plus interest and fees) will be repaid.
	Monthly Fee	\$15.00	
	Annual Percentage Rate (APR)	21.9%	Subject to credit approval.
Option E: Check Credit	Overdraft Service through Line of Credit		Funds will be added to your checking account in multiples of \$100 up to your approved limit. Pay back your line of credit whenever you wish or a payment will be automatically deducted out of your checking account on your statement date (equal to the greater of 5% of the balance or \$50).
	Annual Fee	\$35.00	
	Annual Percentage Rate (APR)	19.9%	Subject to credit approval.

DEFINITIONS AND LIMITATIONS

First American Bank reserves the right to, at any time, require not less than 7 days' notice in writing before any withdrawal from an interest bearing account.

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