



Fresh Start Checking Account

Interest Rates and Annual Percentage Yields are current as of March 1, 2023. For current rate information call (847) 952-3700.

ACCOUNT OPENING AND USAGE	Minimum Deposit Needed to Open Account	\$50.00	
	Monthly Fee	\$9.95	
	TRANSACTION LIMITATIONS:		
	The minimum amount you may deposit:	\$0.01	
	The minimum amount you may withdraw:	\$0.01	
	ATM FEES:		
	First American 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.
	Allpoint or Presto! ATM Withdrawal	FREE	
	Other ATM Withdrawal	\$3.00	
	ATM Balance Inquiry	\$2.00	At ATMs not owned by First American Bank or not on the Allpoint or Presto! networks.
ADDITIONAL ACCOUNT FEES:			
Paper Statement Fee* & Other Fees		Schedule of Fees	
*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 .			

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		
		Continuous Daily Overdraft Fee**	\$5.00		
	**A Continuous Daily Overdraft Fee will also apply when any fee causes an account to drop below a zero balance.				
	<i>Redi-Reserve</i>	<i>Overdraft Service through Line of Credit</i>			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.	
	<i>Check Credit</i>	<i>Overdraft Service through Line of Credit</i>			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

*Our Funds Availability Policy Disclosure describes Special Rules for New Accounts. Fresh Start is subject to the Special Rules for New Accounts. Please refer to the Your Ability to Withdraw Funds section of the Rules and Regulations Governing First American Bank Deposit Accounts disclosure to understand when checks deposited will be available for withdrawal. The Rules and Regulations Governing First American Bank Deposit Accounts disclosure is provided at account opening.

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