



14 Month Online Certificate of Deposit

Interest Rates and Annual Percentage Yields are current as of December 21, 2018. For current rate information call (847) 952-3700.

ACCOUNT OPENING & INTEREST INFORMATION

Your Certificate of Deposit will (i) be issued/opened on the date we receive funding, (ii) have a maturity date fourteen (14) months from the date we receive funding, and (iii) receive the interest rate and annual percentage yield (APY) that the Bank has in effect for 14 Month Certificate of Deposits opened online as of the date we receive funding.

Confirmation of the interest rate, APY and maturity date of your Certificate of Deposit will be provided to you shortly after funding. You will receive the interest rate and APY until your maturity date.

Today's Interest Rate	2.667%	Today's Annual Percentage Yield	2.70%
Minimum Deposit Needed to Open Account:	\$2,500.00	Maximum Deposit:	\$1,000,000.00

Interest begins to accrue on the business day we receive credit for the deposit of non-cash items (for example, if you fund your account by check). Interest will be compounded monthly and credited to the account monthly. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the APY. The APY assumes interest compounds monthly and will remain on deposit until maturity. A withdrawal will reduce earnings.

TRANSACTION LIMITATIONS

You may not make additional deposits into this account or withdraw principal from this account until maturity. Withdrawals of interest credited to the account will be permitted at any time.

WITHDRAWALS

If you withdraw the principal from this account before maturity we may impose an early withdrawal penalty of 4% of the amount withdrawn. You may not make a partial withdraw of principal on this account. Interest accrued during the month of withdrawal will be forfeited.

In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this account is part of an IRA or other tax-deferred savings plan.

AUTOMATIC RENEWALS

This account will automatically renew on its maturity date. Each renewal term will be equal to the original term, beginning on the maturity date (unless we notify you, in writing, before your maturity date of a different term for renewal). You will have a ten (10) calendar day grace period after the maturity date during which you may close your account without penalty, or withdraw a portion of your interest or principal without penalty. Interest earned during one term that is not withdrawn during the grace period will be added to principal for the renewal term. We will not pay interest on funds withdrawn during the grace period unless the funds withdrawn are used to fund another First American Bank Certificate of Deposit.

The interest rate and APY for each renewal term will be determined by us on or shortly before the maturity date. For accounts with terms longer than one month, we will notify you in advance of each maturity date and inform you when the interest rate and APY will be determined for the renewal period. You may also call us on or shortly before the maturity date to receive the interest rate and APY for the renewal term.

OTHER INFORMATION

SPECIAL: Subject to change at any time. **Limited time offer.** Other rates and terms are available for additional types of investments. Please see a personal banker for more details.

PLEDGES: Any pledge of this account (to which we have agreed), must first be satisfied before the rights of any joint account survivor, pay-on-death beneficiary or trust account beneficiary become effective. For example, if one joint tenant pledges the account for payment of a debt and then dies, the surviving joint tenant's rights in this account are subject first to the payment of the debt.

IRA: See your plan disclosure if this account is part of an IRA.

[Schedule of Fees](#)

[Rules and Regulations Governing First American Bank Deposit Accounts](#)

First American Bank
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