Free Checking Account

Interest Rates and Annual Percentage Yields are current as of September 07, 2016. For current rate information call (847) 952-3700.

Account Features

Open a totally FREE Checking account today and receive up to $150 in cash rewards![1]

Earning a $150 bonus is as easy as 1-2-3:
1. Visit any of our 50 locations by October 31, 2016
2. Open a **FREE** Checking account
3. Complete 3 qualifying direct deposits and **receive up to $150**

Account Opening and Usage

Minimum Deposit Needed to Open Account	$ 100.00	
Monthly Fee	$ 0.00	
ATM Fees:		
First American ATM Withdrawal	Free	
Allpoint or Presto! ATM Withdrawal	Free	Available to all MasterCard® debit card users with the exception of Health Savings Account customers. 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:		
Check Image Fee	$ 5.00	Front only *(fronts and backs $7.50)*
Returned Item Fee	$ 39.50	Per declined item written to your account
Online Stop Payment Fee	$ 30.00	Per item to stop payment for 6 months *($35.00 through Customer Service or in a branch)*
Account Closing Fee	$ 25.00	If closed within 6 months
Other Fees		*Schedule of Fees*

Within the first 30 days after an account is opened, the primary owner (designated by the first named owner on the signature card or on the statement) must enroll in our Online Banking service and accept the Online Banking Agreement to receive free electronic statements. If the Online Banking Agreement is not accepted within the first 30 days of account opening, your account will be converted to Personal Checking and subject to the Terms and Conditions of Personal Checking. See Schedule of Fees.

Overdraft Options for Consumers

Standard Overdraft Fees	Overdraft 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.
	Maximum Number of Overdraft Fees	6	Per day
	Daily Overdraft Fee	$ 5.00	Every day the account is overdrawn, starting 3 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.
	Overdraft Transfer Fee	$ 10.00	Per occurence
Option D: *Redi-Reserve*			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

	Overdraft Service through Line of Credit		outstanding line of credit balance (plus interest and fees) will be repaid.
	Monthly Fee	**$ 5.00**	
	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

Processing Policies

Posting Order *The order in which withdrawals and deposits are processed*	Transactions may not be processed in the order they occurred. The order in which they are processed by us may affect the total amount of overdraft fees you incur. Any item that exceeds your available balance is an insufficient funds item. We may pay or return any insufficient funds item at our discretion. Regardless of the action we take, you may be charged an overdraft fee or return item fee. If at the close of any business day the available balance in your account is negative, you may be charged a continuous overdraft fee. See Schedule of Fees. *Rules and Regulations Governing First American Bank Governing Deposit Accounts (page 4)*
Funds Availability Policy *When funds deposited to your account are available*	Our policy is to make funds from your check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits, wire transfers, and cash will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written. *Rules and Regulations Governing First American Bank Governing Deposit Accounts (page 8)*

Dispute Resolution

Dispute Resolution Agreement	You and we agree that any dispute arising under or relating in any way to your account or transactions will be resolved by binding arbitration as discussed in the document, and not through litigation in any court (except for matters in small claims court). This arbitration agreement is entered into pursuant to the Federal Arbitration Act, 9 U.S.C. §§ 1-16 ("FAA"). *Rules and Regulations Governing First American Bank Governing Deposit Accounts (page 5)*

$150 Cash Promotion Addendum

[1]**Eligibility**: Open a new Free Checking, Personal Checking, Optimal Checking, or Advantage Checking account between September 1, 2016 and October 31, 2016 and meet the transaction requirement during the second, third and fourth statement cycles (each being a "Rewards Period").

Requirements: Account must have at least $500 in direct deposits from a paycheck, pension, or government benefit during each Rewards Period to receive Rewards for that period.

Rewards: Beginning with your second statement cycle, Rewards in the amount of $50.00 will be credited to your account on the statement date for each Rewards Period.

Limitations: Available to new checking account customers only. Not available for existing checking account customers or customers whose checking account was closed in the past 60 days. One per household. Excludes First American Bank employees and members of their household.

A statement cycle starts on the day after your previous statement date, and ends on the last bank processing day before your current statement date. For example, if your current statement date is a Saturday, Sunday, or a Monday holiday, your statement will include transactions from the day after your previous statement date through the Friday immediately preceding your current statement date. Transactions performed on that Saturday, Sunday and Monday holiday will not be included.

If your account is closed prior to or on your statement date for a Rewards Period, no Rewards will be paid for that Rewards Period.

Rewards amounts will be reported to the IRS as interest paid to you on IRS Form 1099-INT.

If your account is closed within the first 6 months of opening, any Rewards paid to the account will be debited from the account balance. This is in addition to other standard fees that apply. See Schedule of Fees for additional details.

First American Bank reserves the right to close any account.

Schedule of Fees

Rules and Regulations Governing First American Bank Deposit Accounts

Member FDIC

First American Bank
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