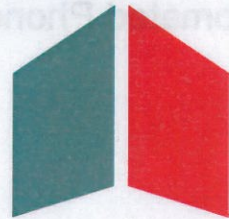


Account Type Comparison

First American Bank and Trust offers a variety of Treasury Management services designed to manage and secure accounts while gaining your most beneficial cash position.

Contact Treasury Management Specialist for more information.



First American
Bank & Trust

Account Descriptions	FAB Business Checking	FAB Choice Business Checking	FAB Commercial Analysis	FAB Community Business Interest Checking
Best Suited For	Small to mid size businesses typically have less than 500 transactional items, and fluctuating account balances	Mid size businesses that maintain higher balances have less than 500 combined items processed, who want to add TM services to their business online banking solution--includes a choice of a free TM fraud tool	Businesses requiring high transaction activity and Treasury Management Business Solutions	Non-profits that typically have less than 150 combined items processed and who want to earn interest
Minimum Opening Deposit	\$50	\$50	\$50	\$50
Monthly Service Fee	\$10	\$35	For accounts with 500+ transactions contact an FABT Treasury Management Specialist	\$5 <i>\$0.30 per items over 150 processed</i>
Paper statements available upon request for a fee of:	\$5	\$5		\$0
Monthly Service Fee waived with the following:	\$1,000 minimum daily balance ⁶	\$35,000 minimum daily balance in FAB business Choice Checking Accounts ⁶		\$1000 minimum daily balance ⁶
First Month Monthly Service Charge	Waived	Waived		Waived
Combined Items Processed Fee	Unlimited	Unlimited		150 ⁷
First Business Check Order Discounted 10%	✓	✓		✓
TM Users have a choice of free Check Positive Pay or ACH Debit Block & Filter ¹		✓		
Basic Business Online Banking including Mobile access & Bill Pay ³	✓	✓		✓
Business Mobile Deposit ²	✓	✓		✓
Business Debit Card	✓	✓		✓
Bank at Work Advantage Ckg	✓	✓		✓
Business Credit Card ⁴	✓	✓		✓
Merchant Services ⁵	✓	✓		✓
Notary Services	✓	✓	✓	
24/7 Automated Phone Access Line	✓	✓	✓	
Earns Interest				✓

1. For access to TM \$10 fee applies
 2. Mobile Deposit — subject to approval, limit restrictions apply.
 3. Bill Pay — Additional fees apply for payroll services.
 4. Credit Card subject to credit approval.
 5. Merchant Services subject to credit approval, additional fees apply.
 6. Transactions must post and settle during statement cycle.
 7. Excess combined item fee is \$0.30 per item.

Trust accounts

Estate accounts