SERVICES AND FEES

First American Bank and Trust Company
Main Office
300 College Ave
Athens, GA 30601
January 5, 2022

The following fees may be assessed against your account and the following transaction limitations, if any, may apply to your account.

MISCELLANEOUS FEES AND CHARGES

Account Fees

Counter Check: $.25 per check (multiples of 4)
Official Check: $6.00 per check
FAB Overdraft Paid Item: $30.00 per item
Non-sufficient funds (NSF) Overdraft Paid Item: $30.00 per item
Non-sufficient funds (NSF) Returned Item: $30.00 per item
Stop Payment: $32.00 per item
Chargeback: $7.00 per item
Sweep Transfer: $3.00 per transfer
Deposit and Savings Collection: $32.00 per incident
Telephone Transfer (manually): $3.00 per transfer
Telephone Transfer (electronically): no fee
Dormant Account: $5.00 per month:
This fee is charged monthly for twelve months after 1 year of inactivity on a checking account or 5 years of inactivity on a savings account. An account becomes dormant (inactive) when you have made no deposits to or withdrawals from an account.
Savings Account Closed Within 90 Days of Opening: $10.00 per incident

Check Order Fees

Check Order: Fees vary depending on the style and quantity ordered.

Statement, Image and Research Fees

Paper Statement Fee: $3.00 per consumer statement
Statement Reprint: $5.00 per statement
CD-ROM Statement: $30.00 per request
Special Statement Cutoff: $10.00 per statement
Research and Balancing Assistance (one hour minimum): $25.00 per hour

Wire Transfer Fees

Domestic Outgoing: $25.00 per wire
Domestic Incoming: $15.00 per wire
Foreign Outgoing: $45.00 per wire
Foreign Incoming: $25.00 per wire

Debit Card Fees

Debit Card Replacement: $5.00 per card
Debit Card Rush Order: $25.00 per order

Safe Deposit Box Fees

Late Charge Fee: $5.00 per year
Lost Key Fee: $50.00 per incident
Forced Entry/Drilling Fee: $125.00 per incident

Member
FDIC

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