



Main Office PO Box 550 Vacherie, LA 70090 \* 1-800-738-2265 \* Fax 225-265-9398 \* First Line IVR 1-800-520-2265 \* www.fabt.com

Service	Fee
Account Balancing	\$10.00/hour
Account Research	\$25.00/hour plus \$1.00 per page
Bank Bags	Small \$2.00 Med. \$4.00 Large \$5.00
Cashier's Checks Any Value	\$10.00
Charge -Off Fee	\$10.00
Copies	\$0.10 per copy
Credit Card Statement/Research	\$25.00/hour +\$2.00/page
Debit Card Fee	\$1.00 per month \$5.00 replacement
Debit Card Withdrawal or Inquire at a Non First American Bank ATM	\$1.50
Debit Card Rush Order	\$75.00
Dormancy Fee (Maintenance Fee/Account Inactivity Fee)	\$1.00 per Statement Cycle
Duplicate Statement Fee	\$5.00
Drafts or Collection Item	\$10.00 per item + postage
Early Close out fee, Personal and Platinum Checking within 60 days of opening	\$15.00
Early Close out fee, Personal and Business Savings within 6 months of opening	\$15.00
Early Close out fee, Christmas Club before maturity	\$20.00
Excessive Money Market Withdrawal Fee more than 6 in a statement cycle (monthly)	\$5.00 per occurrence
Excessive Savings Withdrawal Fee more than 6 in a statement cycle (quarterly)	\$5.00 per occurrence
Fax Service	\$5.00 + \$1.00 per page
Foreign Currency Order	Varies- Fee passed on from 3rd party
Laminate	\$1.00
Low Balance Fee	Varies by account type
Personal and Business Savings	\$9.00
Money Market Personal & Money Market Business	\$10.00
Money Market Personal STAR & Business STAR	\$25.00
Personal Checking	\$8-\$9 (based on balance)
Commercial Checking	\$6-\$15 (based on balance)
Medallion Stamp	\$20.00
Money Orders	\$0.01 to \$100.00      \$2.00 \$100.01 to \$250.00      \$3.00
Non-Customer Check Cashing Fee	\$8.00
Night Depository Bag	\$25.00 \$2.00 Night Depository Key
Return Check Charge	\$32 (max 1 per day)
Overdraft Charge	\$32 (max 1 per day)
Safe Deposit Box Rentals	Range from \$25.00 to \$70.00
Safe Deposit Box Drilling	Varies- Fee passed on from locksmith
Safe Deposit Box late fee	\$5.00
Safe Deposit Box lost key fee	\$40.00
Statement Reprint	\$1.00
Stop Payments	\$32.00/check or ACH \$64.00/range of checks
Tax Levee- IRS and Department of Revenue	\$75.00
Temporary Check	\$0.25 per check
Wire Transfers	\$20.00 outgoing \$15.00 incoming (non-customers) \$45.00 Foreign Wire
Wire Swift Code	\$5.00 incoming

# ACCOUNTS TIS DISCLOSURE

First American Bank and Trust  
PO Box 550  
2785 Highway 20  
Vacherie, LA 70090-0550

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

## 01 - FREE CHECKING

FREE CHECKING - No monthly service fee or balance requirement, no monthly debit card fee, unlimited check writing, unlimited teller visits, free online banking, free mobile banking, free voice response, free direct deposit, free bill pay, free E-statements with online check images, First American Bank Debit Card available.

**Limitations:** You must deposit \$50.00 to open this account. You must be enrolled in Online Banking and opt-in for E-Statements to qualify for this account. You have 30 days from the time of account opening to enroll in Online Banking and opt-in for E-Statements. Failure to opt-in for E-Statements will result in this account's conversion to the Value Checking Account which will result in a \$1.00 per month First American Bank Debit Card Fee.

## 02 - VALUE CHECKING

VALUE CHECKING - No monthly service charge fee or balance requirement, unlimited check writing, unlimited teller visits, free online banking, free mobile banking, free voice response, free direct deposit, free bill pay, free E-statements with online check images, First American Bank Debit Card available, No check images or cancelled checks.

**Limitations:** You must deposit \$50.00 to open this account. No check images or cancelled checks.

## 03 - PERSONAL CHECKING

Personal Checking : An account with unlimited check writing, unlimited teller visits, free online banking, free voice response, First American Bank Debit Card available, and check images with statements.

**Limitations:** You must deposit \$50.00 to open this account.

**Account Fees:** An \$8.00 service charge will be imposed every monthly statement cycle if the account balance falls below \$800 but is at least \$500 on any day during the statement cycle. A \$9.00 service charge will be imposed every monthly statement cycle if the account balance falls below \$500 on any day during the statement cycle.

## 04 - PLATINUM CHECKING

Platinum Checking: An interest bearing account with unlimited check writing, unlimited teller visits, free online banking, free voice response, First American Bank Debit Card available, and check images provided with statements.

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

**Balance Information:** 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 \$1,500.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$50.00 to open this account.

**Account Fees:** A flat service charge fee of \$9.00 will be imposed every monthly statement cycle if the balance in the account falls below \$1,500.00 any day of the statement cycle.

## 12 - MONEY MARKET PERSONAL

An interest bearing limited transaction account where interest is paid monthly.

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

**Balance Information:** 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 \$2,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$2,000.00 to open this account. A \$5.00 withdrawal fee will be assessed for each withdrawal over six (6) during the statement cycle. A statement cycle is monthly. .

**Account Fees:** A \$10.00 Fee will be imposed if account balance falls below \$2,000.00 on any day during the monthly statement cycle.

## 13 - MONEY MARKET STAR PERSONAL

The Money Market Star Account is a tiered rate account.

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

**Balance Information:** 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 \$5,000.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$5,000.00 to open this account. A \$5.00 withdrawal fee will be assessed for each withdrawal over 6 during the statement cycle. A statement cycle is monthly. .

**Account Fees:** A \$25 fee will be imposed if account balance falls below \$5,000.00 on any day during the monthly statement cycle.

## 1 - STATEMENT SAVINGS

A traditional form of savings where interest is compounded daily and paid quarterly.

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded daily and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest.

**Balance Information:** 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 \$200.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$200.00 to open this account. A \$9.00 service charge will be assessed if your account balance falls below \$200 on any day during the calendar quarter. A \$15.00 early closeout fee will be charged if this account is closed within 6 months of account opening. You will be charged a \$5.00 service charge for each withdrawal or transfer over the 6 limit per calendar quarter. Calendar quarters end on the last day of each March, June, September and December. .

## 6 - HEALTH SAVINGS ACCOUNT

This Health Savings Account is for contributions, withdrawals, and earnings for qualified medical expenses. Generally, contributions,

withdrawals, and earnings are tax-exempt, thereby allowing you to use pretax earnings to cover medical expenses, including co-pays and prescription-drug costs that are not covered by your health insurance. For your convenience, our HSA works with our Health Point of Sale service card and this card can be used to facilitate most transactions. See your Regulation E Disclosure and Rate and Fee Schedule for specific details. Consult your tax advisor for further details about the tax treatment of contributions, withdrawals and earnings. .

**Rate Information:** This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded daily and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest.

**Balance Information:** 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 \$200.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$200.00 to open this account. Contributions may be made at any time, but are limited to the maximum allowed under Internal Revenue Code (IRS) section 223(b) as indexed under section 223(g) and 223 (b) (4) for the tax year unless the contribution is a rollover contribution described in section 223(f) (5) or 220(f)(5). For individuals who have attained age 55 before the close of the taxable year, the contribution limit is increased by an additional \$600 for 2005, \$700 for 2006, \$800 for 2007, \$900 for 2008, and \$1000 for 2009 and thereafter. You agree not to exceed contribution limits. Contribution limitations may change from time to time and are not controlled by us. We have the right to amend the Health Saving Trust ( or Custodial) Agreement at any time. Any amendments we make to comply with the Code and related Regulations do not require your consent. You will be deemed to have consented to any other amendment unless, within 30 days from the date we mail the amendment, you notify us in writing that you do not consent. Unlimited transfers to HSA Checking Account are allowed. IRA regulations allow non-taxable withdrawals from a HSA to pay qualified medical expenses for you, your spouse and your dependent(s). The trustee/custodian is not required to monitor withdrawals. Withdrawals not made to pay qualified medical expenses, except in the case of rollover, or disbursement to a spouse due to death, will result in a taxable event. Consult your tax advisor.

**Account Fees:** There is a \$2.00 monthly service charge. There is a one-time debit card fee of \$5.00 when the debit card is ordered. We will not charge a withdrawal or transaction fee when using your HSA debit card. There is a one time maintenance fee of \$25.00 at account opening .

#### OTHER ACCOUNT FEES

**The following fees apply to 01 - Free Checking; 02 - Value Checking; 03 - Personal Checking; and 04 - Platinum Checking Accounts:**

Overdraft Sweep: \$5.00 transfer fee for overdraft sweep from savings account  
Charge Off Fee: \$10.00 Charge Off Fee

**The following fees apply to 01 - Free Checking; 02 - Value Checking; 03 - Personal Checking; 04 - Platinum Checking; 12 - Money Market Personal; and 13 - Money Market STAR Personal Accounts:**

Wires: Incoming-no charge; Domestic outgoing-\$20.00; Foreign outgoing-\$45.00  
Overdraft Charge: \$32.00 (max 1 per day regardless of the number of transactions processed that day) if an item overdraws your account (an item can be a check, in person withdrawal, ATM withdrawal, Point of Sale, ACH or other electronic debit).

**The following fees apply to 01 - Free Checking; 02 - Value Checking; 03 - Personal Checking; 04 - Platinum Checking; 12 - Money Market Personal; 13 - Money Market STAR Personal; and 1 - Statement Savings Accounts:**

Foreign ATM: Withdrawal or inquiry \$1.50  
Duplicate Statement Fee: \$5.00  
Maintenance Fee: \$1.00 per month if no customer initiated activity for 365 days  
Account Balancing: \$10.00 per hour

**The following fees apply to 01 - Free Checking; 02 - Value Checking; 03 - Personal Checking; 04 - Platinum Checking; 12 - Money Market Personal; 13 - Money Market STAR Personal; 1 - Statement Savings; and 6 - Health Savings Account Accounts:**

Account Research: \$25.00 per hour plus \$1.00 per page  
Telephone Inquiry: Balance, deposits, debits or checks \$1.00.  
Stop Payment: \$32.00 per check or ACH or \$64.00 for a range of checks

**The following fee applies to 01 - Free Checking; 02 - Value Checking; 03 - Personal Checking; 04 - Platinum Checking; 12 - Money Market Personal; 13 - Money Market STAR Personal; and 6 - Health Savings Account Accounts:**

Return Check Charge: \$32.00 (max 1 per day regardless of the number of transactions processed that day) if there is insufficient funds to pay an item that is presented (an item can be a check, in-person withdrawal, ATM withdrawal, Point of Sale, ACH, or other electronic debit). If a returned item is represented and returned again on another day, you will not be assessed a \$32.00 fee each time it is represented and returned. Refer to the Insufficient Funds section on the Deposit Account Agreement and Disclosure.

**The following fee applies to 02 - Value Checking; 03 - Personal Checking; 04 - Platinum Checking; 12 - Money Market Personal; and 13 - Money Market STAR Personal Accounts:**

First American Bank Debit Card: \$1.00 per month

**The following fee applies to 03 - Personal Checking; and 04 - Platinum Checking Accounts:**

Early Close Out Fee: If account closed within 60 days of opening date a fee of \$15.00 will be assessed.

#### ELECTRONIC FUNDS TRANSFER SERVICE LIMITS AND FEES

##### Online Banking

If you have this online banking service, the following limitations and fees will apply to your account:

- \* \* Pay Next Day - A fee of \$16.95 will be charged for each Pay Next Day transaction.

##### Banking via Smart Phone

You may access certain account(s) you maintain with us by smart phone using your assigned user ID and password by accessing the online banking service. . If you have this online banking service, the following limitations and fees will apply to your account:

- \* \* There is no charge for banking via Smart Phone with us.
- \* Pay Next Day- A fee of \$16.95 will be charged for each Pay Next Day transaction.

##### Banking via Mobile App

You may access certain account(s) you maintain with us by smart phone using your assigned user ID and password by accessing the application. . If you have this online banking service, the following limitations and fees will apply to your account:

- \* \* There is no charge for banking via Mobile App with us.
- \* Pay Next Day - A fee of \$16.95 will be charged for each Pay Next Day transaction.

##### Preauthorized Credit Transfer

If you have this EFT service, the following limitations and fees will apply to your account:

- \* We do not charge for any preauthorized EFTs.

##### Preauthorized Debit Transfer

If you have this EFT service, the following limitations and fees will apply to your account:

- \* We do not charge for any preauthorized EFTs.
- \* We will charge \$32.00 for each stop-payment order for preauthorized transfers.

#### HEALTH SAVINGS ACCOUNT DEBIT CARD

Use this card to pay for medical expenses from your Health Saving Account.. If you have this Point of Sale service, the following limitations and fees will apply to your account:

- \* IRS Regulations allow non-taxable withdrawals from an HSA to pay qualified medical expenses for you, your spouse and your dependent(s). The Trustee/Custodian is not required to monitor withdrawals. Other withdrawals may be accomplished by writing a check on the account or requesting a check from us.

- \* There is no monthly maintenance fee. We will not charge a withdrawal or transaction fee when using your HSA debit card. There is a one time HSA Debit Card fee of \$5.00.

#### **First American Bank Debit Card**

If you have this Combined ATM/Point of Sale/Debit Card service, the following limitations and fees will apply to your account:

- \* You may make 10 cash withdrawals from ATMs per day.
- \* You may withdraw up to a maximum of \$600.00 (if there are sufficient funds in your account) per day.
- \* For security purposes, there are limits on the frequency and amount of transfers you may make using ATMs and this Point of Sale service.
- \* There is no charge for ATM withdrawals at machines owned by us.
- \* There is a \$1.50 charge for each ATM withdrawal at machines we do not own.
- \* There is no charge for ATM balance inquiries at machines owned by us.
- \* There is a \$1.50 charge for each ATM balance inquiry at machines we do not own.
- \* You may purchase up to a maximum of \$2500.00 worth of goods and services per day, exclusive of ATM withdrawals.
- \* We do not charge for any POS transactions.

#### **First Line**

First Line is a 24 Hour Voice Response System. It can be accessed by dialing 1-800-520-BANK (2265).. If you have this Telephone Access service, the following limitations and fees will apply to your account:

- \* There are no limits on the number or dollar amount of inquiries, transfers or withdrawals you may make per day.
- \* There is no charge for telephone transfers.

**Member  
FDIC**