

## Products and Services

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Please visit with a Customer Representative for more information on all Products and Services offered by FAB&T.

### Checking:

#### **Consumer:**

- Prime Checking
  - \$100 minimum to open
  - No monthly service charge
  - No minimum balance
  - No minimum to earn interest
- Basic Checking
  - \$100 minimum to open
  - No monthly service charges
  - No minimum balance
- Legacy Checking
  - Must be 55 years of age or older
  - \$100 minimum to open
  - Minimum daily balance of \$300 to avoid monthly service charge
- Premier Checking
  - \$100 minimum to open
  - \$1,000 minimum daily balance to avoid monthly service charge
  - No minimum to earn interest
- Benefits Checking
  - \$100 minimum to open
  - No minimum balance
  - Monthly membership fee applies

#### **Business:**

- Prime Business Checking
  - Available to sole proprietorships and non-profit organizations
  - \$100 minimum to open
  - No minimum balance
  - Earns interest
- Commercial Premier Checking
  - Available to sole proprietorships and non-profit organizations
  - Minimum amount to open is \$100
  - \$1,000 minimum to avoid monthly service charge of \$10
  - Earns interest

- Commercial Checking
  - Available to any organization, corporation, partnership or sole proprietorship
  - Monthly maintenance fee of \$10
- Entrepreneur Checking
  - Available to any organization, corporation, partnership or sole proprietorship
  - Monthly service fee of \$10 unless qualifications are met
- Community Checking
  - Available for non-profit organizations
  - Minimum amount to open is \$100
  - No minimum balance

### Savings:

#### **Consumer:**

- Prime Savings
  - Prime checking is required to open Prime Savings
  - \$100 minimum to open
  - No minimum balance
  - Monthly interest
- Money Market
  - \$100 minimum to open
  - \$2,500 minimum daily balance to avoid monthly service charge
  - No minimum balance to earn interest
- Basic Savings
  - \$100 minimum to open
  - Minimum daily balance of \$100 to avoid quarterly service charge
  - No minimum balance to earn interest
- FABT Jr
  - \$10 minimum to open
  - No minimum balance to maintain until age 13
  - No service charge until age 13

#### **Business:**

- Business Prime Savings
  - Business Prime Checking required to open Business Prime Savings
  - Earns interest
  - No monthly service charge
- Commercial Basic Savings
  - \$100 minimum to open
  - \$100 daily balance to avoid quarterly service charge

- Commercial Money Market
  - \$100 minimum to open
  - \$2,500 minimum to avoid monthly service charge
  - Earns interest
- Preferred Business Money Market
  - \$250,000 minimum daily balance to earn Money Market rate of interest
  - \$2,500 minimum daily balance to avoid monthly service charge

### **Certificates of Deposits:**

- Minimum deposit of \$500
- Fixed rates and terms

### **Individual Retirement Accounts**

### **Electronic Services:**

- Mobile Wallet (can be used in Apple Pay, Samsung Pay and Google Pay)
- Bill Pay
- Mobile Deposits
- QūBs (ITM's) at all locations
- Online and Mobile Banking

### **Safe Deposit Boxes:**

- Five sizes available
- Available at all locations, except Conway

### **Loan Products:**

#### **Consumer:**

- Automobile (new or used)
- Motor Homes, Boats, Campers
- Vacation or personal loans
- Credit Cards

#### **Real Estate Loans:**

- Land and acreage
- Home Improvement
- Construction
- Home Equity Loans

**Commercial:**

- Commercial Real Estate
- Equipment
- Accounts Receivable
- Inventory
- Credit Cards
- Letters of Credit

**Wealth Management:**

- Investment Management Accounts
- Personal Trust Administration
- Estate Administration
- Individual Retirement Accounts
- Custodial Services
- Signature Guarantee