FirstAmerican
BANK & TRUST

Payroll Advantage Account Features:

- $50 minimum to open
- No monthly service charge
- High Yield interest paid monthly[1]
- $10 of non-First American Bank ATM fee reversal per month[2]
- FREE Internet Banking and Online Bill Pay
- FREE e-Statements
- FREE first order of checks[3]

3.25% APY[1]
Earned on each dollar up to $25,000

0.75% APY[1]
Earned on each dollar over $25,000

Disclosures:
1. The Annual Percentage Yield (APY) on the Payroll Advantage Account is accurate as of March 1, 2010 and is subject to change at any time.
2. First American Bank does not charge a fee to its customers to use another Automated Teller Machine (ATM). First American Bank will automatically reverse up to $10.00 in fees charged by non-First American Bank ATM owners each statement period. ATM fee reversals apply only to cash withdrawals made with a First American Bank VISA Debit card.
3. First American Bank will waive the fee for the first 150 Standard-Basic checks.

Payroll Advantage Application:

Member FDIC
EQUAL HOUSING LENDER

Please complete this short form application and return it to a First American Bank representative during the on-site visit. Please include a copy of your driver's license/government issued photo ID.

Last Name | First | Initial | Mother's Maiden Name

Address | Apt/Unit # | City | State | Zip Code

Home Phone | Work Phone | Date of Birth | Driver's License # | Issue Date | Expiration Date

SSN/TIN # | Employer

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