

Personal Banking Products



Personal Checking Account

*The monthly fee is waived if your account meets the following criteria: recurring monthly ACH credit, recurring monthly ACH debit, \$2500 average monthly minimum balance. **The surcharge fee is waived if you use an Allpoint ATM. A \$5 fee will be applied if paper statements are requested. †Overdraft protection is subject to credit approval. Stop payment fee: \$10.00 online or \$36.00 bank assisted. Interest will be compounded daily and credited to the account each statement cycle using the Daily Balance Method. This method applies a daily periodic rate to the principal balance in the account each day.

| PERSONAL CHECKING TIERS | | | | | | | | |
|-------------------------|---------------|--------------|---|-------------------------------|----------------------------|---------------------------------|----------------|----------------|
| Minimum Balance | Interest | Monthly Fee* | Non-Allpoint ATM Service Charge Reimbursement | Allpoint ATM Service Charge** | # of Transactions Included | Overdraft Protection Available† | Mobile Banking | Mobile Deposit |
| \$0 | variable rate | \$10 | \$10/ month | free | unlimited | ✓ | ✓ | ✓ |
| \$2,500 | variable rate | \$10 | \$10/ month | free | unlimited | ✓ | ✓ | ✓ |
| \$10,000 | variable rate | \$10 | \$10/ month | free | unlimited | ✓ | ✓ | ✓ |
| \$15,000 | variable rate | \$10 | \$10/ month | free | unlimited | ✓ | ✓ | ✓ |

Personal Money Market (MMA) Account

*The monthly fee is waived if your MMA account meets the following criteria: \$5,000 average monthly minimum balance or \$7,500 in average monthly minimum balance across all accounts. A \$5 fee will be applied if paper statements are requested. Interest will be compounded daily and credited to the account each statement cycle using the Daily Balance Method. This method applies a daily periodic rate to the principal balance in the account each day. Money market accounts are governed by federal regulations, which limit the number of transactions to six preauthorized, telephone or on-line transfers to other Atlantic Capital Bank accounts or to third parties. The limitation applies per statement cycle for monthly statements or calendar month for quarterly statements. **The surcharge fee is waived if you use an Allpoint ATM.

| PERSONAL MMA TIERS | | | | | | | | |
|--------------------|---------------|--------------|---|-------------------------------|---|-------------------------|----------------|----------------|
| Minimum Balance | Interest | Monthly Fee* | Non-Allpoint ATM Service Charge Reimbursement | Allpoint ATM Service Charge** | # of Withdrawals/ Transfers before charge | Per Item Overage Charge | Mobile Banking | Mobile Deposit |
| \$0 | variable rate | \$10 | \$10/ month | free | 6/ month | \$4 | ✓ | ✓ |
| \$10,000 | variable rate | \$10 | \$10/ month | free | 6/ month | \$4 | ✓ | ✓ |
| \$25,000 | variable rate | \$10 | \$10/ month | free | 6/ month | \$4 | ✓ | ✓ |
| \$50,000 | variable rate | \$10 | \$10/ month | free | 6/ month | \$4 | ✓ | ✓ |
| \$100,000 | variable rate | \$10 | \$10/ month | free | 6/ month | \$4 | ✓ | ✓ |
| \$250,000 | variable rate | \$10 | \$10/ month | free | 6/ month | \$4 | ✓ | ✓ |

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