

Private Banking Products



Private Checking Account

*The surcharge fee is waived if you use an Allpoint ATM. **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.

PRIVATE 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	\$0	\$20/ month	free	unlimited	✓	✓	✓
\$2,500	variable rate	\$0	\$20/ month	free	unlimited	✓	✓	✓
\$10,000	variable rate	\$0	\$20/ month	free	unlimited	✓	✓	✓
\$15,000	variable rate	\$0	\$20/ month	free	unlimited	✓	✓	✓
\$100,000	variable rate	\$0	\$20/ month	free	unlimited	✓	✓	✓

Private Money Market (MMA) Account

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.

PRIVATE 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	\$0	\$20/ month	free	6/ month	\$4	✓	✓
\$10,000	variable rate	\$0	\$20/ month	free	6/ month	\$4	✓	✓
\$25,000	variable rate	\$0	\$20/ month	free	6/ month	\$4	✓	✓
\$50,000	variable rate	\$0	\$20/ month	free	6/ month	\$4	✓	✓
\$100,000	variable rate	\$0	\$20/ month	free	6/ month	\$4	✓	✓
\$250,000	variable rate	\$0	\$20/ month	free	6/ month	\$4	✓	✓

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