

Personal Checking Account

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

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	✓	✓

The monthly fee is waived if your account meets the following criteria: recurring monthly ACH credit, recurring monthly ACH debit, transfers (including internet-banking transfers) to/from other Atlantic Capital deposit accounts or \$2500 average monthly balance. The monthly fee for MMA is waived if your account meets the following criteria: \$5000 minimum average monthly balance or \$7500 combined average monthly balances in other DDA/MMA/Savings accounts. There is no surcharge fee if you use an Allpoint ATM. A \$5 fee will be applied if paper statements are required. 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. Money Market Accounts (MMA) 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 third parties. The limitation applies per statement cycle for monthly statements or calendar month for quarterly statements. If the transaction limitation is exceeded three (3) times in any twelve (12) month period, the account will be closed or changed to a checking account. Member FDIC. Equal Housing Lender.