

## AFB Personal Checking Accounts



Go anywhere.  
Bank from everywhere.

People these days are always on the go, so it's only fitting they can choose a checking account that can keep up. At AFB, our personal checking accounts do just that. With options to suit wherever you are in life and a powerful mobile app for banking, complete with mobile deposit, we're ready to go whenever you are.

All AFB Personal Checking accounts include:

- Unlimited Transactions
- Free ATM/Debit Card (upon request/approval)
- Free Online Banking and Bill Pay
- Round Up Savings Capable
- No Foreign ATM Fees assessed by AFB
- Access to 24-hour AFB Phone Bank

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Bank from everywhere.



## GO Checking

A basic checking account with no minimum balance requirements, no monthly maintenance fees.

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## GO<sup>PLUS</sup> Checking

For the customer who wants a little bit more for their money than just the basic checking account.

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## GO<sup>All Access</sup> Checking

VIP customer checking account, for the customer who maintains higher balances but wants access to the funds readily available with Premium Interest rates and Premium features.



Smile  
all the way to the bank.



Rates, terms and conditions for all accounts may change without notice | <sup>1</sup>The interest rate and annual percentage yield (APY) for your account depend upon the applicable rate tier. Interest is compounded each statement cycle and will be credited to your account at statement cycle. The interest rate and APY for these tiers may change without notice at any time at our discretion | <sup>2</sup>Online Banking – Registration is required. Mobile App Access available for iPhone and Androids – standard text messaging rates may apply. See Fee Schedule for pricing for mobile deposits made over allowed per statement cycle | <sup>3</sup>Round Up Savings – Allows you to save automatically on everyday purchases with qualifying AFB Debit Card Purchases rounded to the nearest whole dollar. The amount rounded up will be transferred to your AFB Savings or AFB Money Market account. The bank will match the rounded up savings by 20% on a quarterly basis, up to a max of \$250.00. | <sup>4</sup>Overdraft Protection – With signed authorization you can link checking or savings accounts to cover overdrafts. Transfer will move only the necessary amount needed to cover the overdraft plus the transfer fee.\*Restrictions apply on savings and money markets | <sup>5</sup>Accounts with like statement cycles can be combined together to receive one monthly statement | <sup>6</sup>Account may receive check images via an e-statement or paper statement | <sup>7</sup>Out-of-Network ATM Rebates – AFB does not charge fees to use out-of-network ATMs and with participating checking accounts we offer rebates on the fees charged by other Financial Institutions. | <sup>8</sup>Designated account will provide Consumer with Basic Personal Checks (120) any additional checks prices may vary. See product for details | <sup>9</sup>Discounts on Safe Deposit Boxes are subject to availability, see fee schedule for pricing | <sup>10</sup>Unlimited Cashier Checks at no extra cost to customer, see fee schedule for pricing | <sup>11</sup>Not available on Specials, see representative for details.

GO PLUS Checking Interest Bearing	GO All Access Checking Interest Bearing
\$1,500 - \$9,999.99	\$10,000 - \$24,999.99
\$10,000 - \$24,999.99	\$25,000 - \$49,999.99
\$25,000 and over	\$50,000 - \$99,999.99
	\$100,000 and over

	GO Checking	GO PLUS Checking	GO All Access Checking
Minimum Opening Deposit	\$50	\$50	\$50
Monthly Maintenance Fee	\$0	\$10 (can be waived, see below)	\$25 (can be waived, see below)
Minimum Average Balance (to avoid monthly maintenance fee)	\$0	\$0	\$25,000
Additional Ways to Waive Monthly Maintenance Fee	N/A	Minimum of \$500 in direct deposits per statement cycle or 10 debit card transactions per statement cycle.	Average minimum balance can be combined between checking and savings account in like ownership.
Interest Bearing <sup>1</sup>	N/A	Yes, Tiered <sup>1</sup> (see disclosures)	Yes, Tiered <sup>1</sup> (see disclosures)
Online Banking and Bill Pay Capable <sup>2</sup>	Registration is required	Registration is required	Registration is required
Mobile Deposits (mobile app required) <sup>2</sup>	Yes (10 free per statement cycle)	Yes (10 free per statement cycle)	Yes (25 free per statement cycle)
Round Up Savings Capability <sup>3</sup>	Available with signed authorization	Available with signed authorization	Available with signed authorization
Overdraft Protection Capability <sup>4</sup>	Available with signed authorization	Available with signed authorization	Available with signed authorization
Combined Statements Capability <sup>5</sup>	Yes	Yes	Yes
Check Images w/Statement <sup>6</sup>	N/A	Yes	Yes
Out-of-Network ATM Rebates <sup>7</sup>	N/A	Up to \$10/per statement cycle	Up to \$20/per statement cycle
Club Checks <sup>8</sup>	See AFB Representative for pricing	1st box of checks free	Up to 1 box annually
Safe Deposit Box <sup>9</sup>	See fee schedule for pricing	50% discount on all sizes	Free 3x5 Box (50% discount on all other sizes)
Cashier Checks <sup>10</sup>	See fee schedule for pricing	See fee schedule for pricing	Yes
Premium Rates on CD <sup>11</sup>	N/A	N/A	Yes



#### North Hurstbourne

1200 Forest Bridge Road  
Louisville, KY 40223  
Toll-Free: 866.875.4500  
Fax: 502.638.4751

#### St. Matthews

4220 Shelbyville Road  
Louisville, KY 40207  
Toll-Free: 866.875.4500  
Fax: 502.895.7413

24 Hour Telephone Banking : 866.875.4501



American  
Founders  
Bank

[www.AFBUSA.com](http://www.AFBUSA.com)

Member  
**FDIC**