

Products and Services

Please visit with a Customer Representative for more information on all Products and Services offered by FAB&T.

Consumer:

Checking:

- Prime Checking
 - \$100 minimum to open
 - No monthly service charge
 - No minimum balance
 - No minimum to earn interest
- Basic Checking
 - \$100 minimum to open
 - No monthly service charges
 - No minimum balance
- Legacy Checking
 - Must be 55 years of age or older
 - \$100 minimum to open
 - Minimum daily balance of \$300 to avoid monthly service charge
- Premier Checking
 - \$100 minimum to open
 - \$1,000 minimum daily balance to avoid monthly service charge
 - No minimum to earn interest
- Benefits Checking
 - \$100 minimum to open
 - No minimum balance
 - Monthly membership fee applies

Savings:

- Prime Savings
 - Prime checking is required to open Prime Savings
 - \$100 minimum to open
 - No minimum balance
 - Monthly interest

- Money Market
 - \$100 minimum to open
 - \$2,500 minimum daily balance to avoid monthly service charge
 - No minimum balance to earn interest

- Basic Savings
 - \$100 minimum to open
 - Minimum daily balance of \$100 to avoid quarterly service charge
 - No minimum balance to earn interest

- FABT Jr
 - \$10 minimum to open
 - No minimum balance to maintain until age 13
 - No service charge until age 13

Certificates of Deposits:

- Minimum deposit of \$500
- Fixed rates and terms

Plinqit Savings:

- Plinqit automatically saves the amount you designate
- Helps you set a savings goal
- No service charges

Individual Retirement Accounts

Business:

Checking:

- Commercial Checking-available to any organization, corporation, partnership or sole proprietorship.
- Entrepreneur Checking – available for smaller businesses.
- Community Checking – available for non-profit organizations.
- Prime Business Checking
 - \$100 minimum to open
 - No minimum balance
 - Earns interest
- Commercial Premier
 - \$1,000 minimum to avoid monthly service charge
 - Earns interest

- Commercial Money Market
 - \$2,500 minimum to avoid monthly service charge
 - Earns interest
- Preferred Business Money Market
 - \$250,000 minimum daily balance to earn Money Market rate of interest
 - \$2,500 minimum daily balance to avoid monthly service charge

Savings:

- Business Prime Savings
 - Business Prime Checking required to open Business Prime Savings
 - Earns interest
 - No monthly service charge
- Commercial Basic Savings
 - \$100 minimum to open
 - \$100 daily balance to avoid quarterly service charge

Electronic Services:

- Mobile Wallet (can be used in Apple Pay, Samsung Pay and Google Pay)
- Bill Pay
- Mobile Deposits
- Qubs (ITM's) at all locations
- Online and Mobile Banking

Safe Deposit Boxes:

- Five sizes available
- Available at all locations, except Conway

Loan Products

Consumer:

- Automobile (new or used)
- Motor Homes, Boats, Campers
- Vacation or personal loans
- Credit Cards

Real Estate Loans:

- Land and acreage
- Home Improvement
- Construction
- Home Equity Loans

Commercial:

- Commercial Real Estate
- Equipment
- Accounts Receivable
- Inventory
- Credit Cards
- Letters of Credit

Wealth Management:

- Investment Management Accounts
- Personal Trust Administration
- Estate Administration
- Individual Retirement Accounts
- Custodial Services
- Signature Guarantee