

Personal Banking *Solutions*

Financial consultants understanding your goals
to provide valuable solutions.



amerisbank.com



CHECKING SOLUTIONS

Providing you with a checking account that fits your lifestyle.

	Access Checking	Amenity Checking	Advantage Checking
Providing Value	<p>Easy access to your money anytime, anywhere.</p> <ul style="list-style-type: none"> • Online Banking, including: <ul style="list-style-type: none"> - Online Bill Pay - E-Statements - Email and Text Alerts • Mobile Banking, including: <ul style="list-style-type: none"> - Mobile Bill Pay - Mobile Check Deposit • Text Banking • Automated Telephone Banking • Ameris Bank Visa® Debit Card • Unlimited check writing • No ATM transaction fees when using any Ameris Bank ATM 	<p>Enjoy amenities that provide increased earnings, savings and conveniences, while also having anytime, easy electronic access to your checking account.</p> <ul style="list-style-type: none"> • Earn interest on your account balance • No-cost scheduled transfers between your multiple Ameris Bank deposit accounts • No minimum balance requirements on a Savings Account when a quarterly \$25 scheduled transfer is established from your Amenity Checking account • Free appointment with licensed investment planner • Free first order of wallet-style checks • \$50 annual fee refunded for the Ameris Bank Rewards PLUS Credit Card, based on credit approval 	<p>Complement your financial accomplishments with a checking account filled with value-added advantages. These benefits are in addition to all the value found in Amenity Checking.</p> <ul style="list-style-type: none"> • Earn a higher rate on your account balance • An increased daily limit, to \$5,000, for signature point-of-sale transactions made with your Debit Card • At your request, the option to bump up your CD rate to the posted board rate once during the term of the CD • Unlimited, no-cost ATM withdrawals at any ATM nationwide • No cost for all incoming domestic wire transfers • Free wallet-style checks • Free safe deposit box, when available • No charge for purchase of Official Checks • No charge for purchase of Gift Cards, where available
Account Price	<p>The monthly account price for Access Checking is \$6 if enrolled to receive E-Statements or \$8 if not enrolled to receive E-Statements.</p> <p>The monthly price for the account will not be assessed when any one of the following activities is met each month:</p> <ul style="list-style-type: none"> • ACH deposits of \$500 or more credited to your account <p>or</p> <ul style="list-style-type: none"> • 15 or more Debit Card point-of-sale transactions <p>or</p> <ul style="list-style-type: none"> • The checking account's average daily balance (during the statement cycle) is \$1,500 or greater 	<p>The monthly account price for Amenity Checking is \$8 if enrolled to receive E-Statements or \$10 if not enrolled to receive E-Statements.</p> <p>The monthly price for the account will not be assessed when monthly ACH deposits total \$1,000 or more and one of the following occurs:</p> <ul style="list-style-type: none"> • The checking account's average daily balance (during the statement cycle) is \$2,500 or greater <p>or</p> <ul style="list-style-type: none"> • The combined total of all related Ameris Bank current consumer installment loan or line of credit balances and average daily balances (during the statement cycle) within personal deposit accounts is \$15,000 or greater 	<p>The \$20 monthly price for this account will not be assessed when the combined total of all related Ameris Bank current consumer installment loan or line of credit balances and average daily balances (during the statement cycle) within personal deposit accounts is \$25,000 or greater.</p>

Senior Benefits: Regardless of the personal checking solution, customers age 62 and over will receive a 25% discount on the monthly account price, if assessed, along with free wallet-style checks.

At Ameris Bank, our first priority is to consult with our customers to understand their needs and goals. With courteous and attentive service, we offer creative and competitive solutions to deliver a personal, professional, exceptional experience.

SAVINGS AND MONEY MARKET SOLUTIONS

Solutions for a rainy day fund, big purchase or financial security.

Regular Savings

- Typically pays higher rates than major competitors
- Maintain a \$300 average daily balance and the \$9 quarterly price for the account will not be assessed
- \$100 minimum opening deposit

Personal Money Market

- Typically pays higher rates than major competitors
- Maintain a \$1,000 minimum daily balance or a \$3,000 average daily balance and the \$10 monthly price for the account will not be assessed
- \$100 minimum opening deposit

Minor Savings

- Teaches children the importance of saving
- No monthly maintenance costs
- No minimum deposit needed to open account
- For children younger than 18 years of age



Ameris Bank has an online Kids Korner. Visit us online at amerisbank.com.

For all savings and money market accounts, federal regulations limit the number of the following types of withdrawals and transfers to a total of 6 each monthly statement cycle (or six each calendar month for savings accounts with a quarterly statement cycle): transfers to third parties; to another account at Ameris Bank by Online Banking; preauthorized or automatic withdrawals or telephone agreements, including data transmissions or by check, draft, debit card or similar order and payable to third parties. A \$7 excessive withdrawal fee will be imposed for each transaction in excess of six per statement cycle.

CD AND IRA SOLUTIONS

You choose and benefit from terms that work best for you.

Certificate of Deposit (CD)

- Term flexibility with an option to automatically renew at maturity
- Option to roll interest earned back into CD
- Option to transfer interest to another Ameris Bank interest-bearing account at no charge
- \$1,000 minimum opening deposit

Individual Retirement Account (IRA)

- Term flexibility with an option to automatically renew at maturity
- Traditional and Roth IRA accounts options
- \$100 minimum opening deposit

Visit the Planning webpage of amerisbank.com to access financial calculators, a Personal Financial Guide and information for retirement or college planning.



FINANCING SOLUTIONS

The local decision-making, service and consideration you deserve.

Visa® Credit Card and American Express® Credit Card

- Flexible purchasing power
- Responsive 24/7 Cardmember Service
- Protection against fraudulent activity
- Full range of rewards options

Personal Loans

- Loans for large purchases or remodeling expenses
- Local decision-making, ensuring every applicant gets the attention deserved
- Wide variety of financing options
- Fair interest rates with terms that fit both needs and budget

Personal Reserve Account

- Gives you access to funds when you need them, without having to reapply
- Effective way to manage cash flow
- You pay interest only on the amount you borrow

Receive a 0.25% personal loan rate discount on a new personal loan when the loan payment is automatically deducted from your Ameris Bank checking account.



**Apply online for
an Ameris Bank
Visa® Credit Card
by visiting [amerisbank.com](https://www.amerisbank.com).**

Home Equity Line of Credit (HELOC)

- Use the equity accrued in your home for purchases or improvements
- Lock in the rate on all or part of your current balance
- Competitive interest rates
- Monthly Payments
- Consult your tax advisor, as a HELOC may have potential tax advantages

Mortgage Services

Offering a variety of loans at low rates and flexible terms:

- First Time Homebuyer Loans
- Fixed-Rate Mortgages
- Adjustable-Rate Mortgages
- USDA 100% Financing
- FHA/VA Loans
- Construction-to-Perm Loans
- Specialized Loans
- Refinancing

Note: All loans and credit cards are dependent upon credit approval.



**To learn more about
our mortgage services
and the homebuying
process or to apply
online, visit amerisbank.com.**

We are dedicated to keeping the home financing process as simple as possible. You will receive consistent status updates, and our underwriting, funding and closing are completed in-house by Ameris Bank professionals.

ACCOUNT ACCESS

Easy, unlimited account access anytime and anywhere.

Online Banking

- Anytime, real-time access through a safe, secure and encrypted site
- Monitor balances, view transaction history and check images, transfer money and reorder checks
- Establish real-time Email and Text Alerts
- Enroll to receive E-Statements
 - Access to two years of statement history
 - View check images
- Online Bill Pay
 - Online Bill Pay Dashboard gives a snapshot of pending and the last five processed payments
 - Add and find payees by using the auto-fill feature and payee list
 - Receive E-Bills
 - Establish recurring payments
 - Manage your bill payments by category
 - Access bill payment history reports

Text Banking

- Quickly request and receive account information free of charge, without signing into an online or mobile account to obtain the information
- Text a command at any time, and we will reply back with your requested information instantly

Personal Mobile Banking

- Anytime, real-time access through a variety of mobile options: Mobile App, Tablet and Mobile Web
- Monitor balances, view transaction history and check images, transfer money and locate banking locations
- Mobile Check Deposit:
 - Deposit checks by capturing check images with your camera phone
 - Deposits are encrypted for secure delivery and may be processed the same day
- Mobile Bill Pay:
 - Select from existing payees
 - View and cancel existing payments
 - Review recent payments
 - Coordination within Online Bill Pay

Automated Telephone Banking

- Access automated banking service 24 hours a day, seven days a week
- Obtain balances, verify transactions and interest paid and transfer funds
- Call toll-free at 866.616.6020 and select option 1

**Download the Ameris Bank
Personal Banking App from
any app store or by
visiting us online at
amerisbank.com.**



CUSTOMER CARE CENTER

866.616.6020

Local, experienced banking professionals available to assist with any question or concern.

Monday–Thursday: 8:00 AM–6:00 PM (ET)

Friday: 8:00 AM–7:00 PM (ET)

Saturday: 8:00 AM–1:00 PM (ET)

Option 1: Automated Telephone Banking

Option 2: Report a lost or stolen Debit Card

Option 0: Customer Care Center Representative



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Business Banking *Solutions*

Long-lasting relationships built on trust.
Innovative, individualized products and services.



amerisbank.com

A smiling woman with dark hair, wearing a brown blazer and a necklace, is holding a white rectangular sign with a thin red border. The sign is positioned in the lower half of the frame, partially overlapping the blue background.

*Open
for Business*

CHECKING SOLUTIONS

Work with a transition specialist dedicated to making the switch to Ameris Bank easy and hassle free.

Business Checking	Professional Business Checking	Analysis Checking	Business Interest Checking	Non-Profit Checking
<p>The ideal solution for businesses that average fewer than 300 transactions each month.</p> <ul style="list-style-type: none"> • 300 free items* each month; \$0.25 for each item over 300 • No monthly maintenance costs regardless of account balance • 20% off your initial order of business checking supplies <p>Maximum allowable coin and currency deposit of \$10,000 per month. For every \$1,000 deposited or withdrawn over the allowed \$10,000 per month, there will be a \$1.00 charge.</p>	<p>Tailored to fit the needs of professional businesses that process between 300 and 800 items per month.</p> <ul style="list-style-type: none"> • 800 free items* per month; \$0.40 for each item over 800 • Complimentary review of your Merchant Services processing and equipment • \$50 off initial order of preferred business checking supplies • No charge or annual fee for the At-Work Banking benefits program for your employees • Complimentary investment portfolio assessment by an Ameris Bank Investment Advisor • Free 3"x 5" Safe Deposit Box or 25% off a larger safe deposit box (based on availability) • The \$25 monthly price for this account will not be assessed when the account's average daily balance is \$25,000 or greater or the combined average daily balances in all linked checking, money market or savings accounts is \$50,000 or greater 	<p>Ideal for businesses that average more than 800 transactions each month.</p> <ul style="list-style-type: none"> • Relationship pricing, generally saving up to 50%, and sometimes more, monthly in service charges assessed by your current bank 	<p>A solution for businesses with low transaction activity looking to earn interest on deposited funds.</p> <ul style="list-style-type: none"> • 100 free items* each month; \$0.20 for each item over 100 • Monthly Imaged Statements • A minimum daily balance of \$100 must be maintained in order to earn the Annual Percentage Yield • \$8 monthly account price 	<p>Designed to fit the unique needs of religious, charitable, educational and tax-exempt organizations.</p> <ul style="list-style-type: none"> • 100 free items* each month; \$0.20 for each item over 100 • Easy access for paying bills • Monthly Imaged Statements • The \$2 monthly price for this account will not be assessed when the account maintains a minimum daily balance of \$500 or more or the average daily balance is \$1,500 or more

Unlimited, Efficient and Easy Account Access

Every Checking Solution comes with complete account access:

- **Online Banking, including:**
 - Customizable dashboard
 - Full control and access to accounts, with advance approval administration
 - Online Bill Pay
 - E-Statements
 - Email Alerts
- **Mobile Banking, including Mobile Bill Pay and Mobile Check Deposit**
- **Automated Telephone Banking**
- **Ameris Bank Visa® Debit Card**
- **Unlimited check writing**
- **Unlimited use of any Ameris Bank ATM**

*An item includes any debits, credits and deposited items. Service charges and maintenance fees are not counted toward the free items per month.

Ameris Bank is a community bank that uses customizable technology to create real value for any size business, in any industry. We look to understand needs, expectations and limitations, to then offer solutions to help the business make and save money, operate more efficiently and minimize risk.

SAVINGS SOLUTIONS

Solutions for earning interest on your business's saved funds.

Business Money Market

- Allows for greater earning potential with competitive interest rates
- Interest compounded daily and credited monthly
- Maintain a \$1,000 minimum daily balance or a \$3,000 average daily balance and the \$10 monthly price for the account will not be assessed
- \$100 minimum opening deposit

Business Savings

- Start saving with a low minimum balance and still capitalize on the competitive interest-bearing potential
- Interest compounded daily and credited monthly
- Maintain a minimum balance of \$500 and the \$9 quarterly price for the account will not be assessed
- \$100 minimum opening deposit

Certificate of Deposit (CD)

- Term flexibility with an option to automatically renew at maturity
- Option to roll interest earned back into CD
- Option to transfer interest to another Ameris Bank interest-bearing account at no charge
- \$1,000 minimum opening deposit

For all savings and money market accounts, federal regulations limit the number of the following types of withdrawals and transfers to a total of 6 each monthly statement cycle (or six each calendar month for savings accounts with a quarterly statement cycle): transfers to third parties; to another account at Ameris Bank by Online Banking; preauthorized or automatic withdrawals or telephone agreements, including data transmissions or by check, draft, debit card or similar order and payable to third parties. A \$7 excessive withdrawal fee will be imposed for each transaction in excess of six per statement cycle.

TREASURY AND CASH MANAGEMENT SOLUTIONS

Customizable solutions designed to help your business grow.

With safety and risk management in mind, Ameris Bank offers competitive, customized solutions to help individual businesses optimize funds, reduce costs and streamline day-to-day operations, all while helping our customers gain more and save more, with added convenience.

- Automated Clearing House (ACH), including ACH Debit, ACH Cash Concentration and ACH Direct Deposit of Payroll and Vendor Payments
- Merchant Card Processing
- Remote Business Deposit
- Positive Pay
- Online Wire Transactions
- Automated Sweep Accounts
- Fraud Protection, including multilayered security, debit block and positive pay
- Lockbox
- Direct Connect with Quicken and Quickbooks®
- Remote Cash Deposit

Visit the Planning section of [amerisbank.com](https://www.amerisbank.com) to access business financial calculators and templates, and information on starting, growing or funding a business.



LENDING SOLUTIONS

The local decision-making, service and consideration you deserve.

Traditional Term

- Local decision-making, ensuring every applicant gets the attention deserved
- Wide variety of financing options
- Financing availability for businesses of all sizes
- SBA lending, USDA lending, Commercial Real Estate Loans and traditional business loans

Business Line of Credit

- Quickly and easily access money whenever it is needed
- Improve cash flow, funding payroll or seasonal working capital
- Use funds to purchase inventory and materials
- Use funds to finance accounts receivable
- Establish a line of credit as an emergency fund
- Pay no interest until you draw funds
- For added convenience, attach a Line of Credit to an Ameris Bank business checking solution
- Competitive variable interest rates

Visa® Credit Card

- Flexible purchasing power
- No annual fees
- Responsive 24/7 Cardmember Service
- Protection against fraudulent activity
- Full range of rewards and benefits options



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an Ameris Bank
Visa® Credit Card
by visiting [amerisbank.com](https://www.amerisbank.com).

SBA Preferred Lender

- Flexible terms to improve repayment ability and preserve working capital
- Fast loan processing, competitive loan rates and one-on-one service
- Terms as long as 25 years
- As low as 10% equity requirements
- Small business financing options include:
 - Real Estate Loans
 - Franchise Lending
 - Business Acquisitions
 - Equipment Loans
 - Working Capital and Inventory Loans

Ag Lending

- FSA Preferred Lender, the top status in the FSA guaranteed loan program
- Rates and terms that take into consideration individual circumstances, limitations and resources
- Line of Credit
- Intermediate Term Credit
- Term Real Estate

Note: All loans and credit cards are dependent upon credit approval.

Ameris Bank is an SBA Preferred Lender providing fast loan processing, competitive rates and one-on-one service.

We are also an FSA Preferred Lender, which is the top status in the FSA guaranteed loan program.

ACCOUNT ACCESS

Adding convenience by bringing the bank to your office computer.

Business Online Banking

- Control and access your accounts through a safe, secure and encrypted site
- Customize your dashboard for efficient navigation
- Establish Email and Text Alerts
- Customize reports
- Use fast and efficient ACH processing
- Use advanced loan management, including workflow for loan advance, payment and reporting
- Export data using Quickbooks, CSV, PDF and BAI
- View E-Statement and Statement history

Business Online Bill Pay

- Manage bills electronically
- Set up one-time or recurring payments
- Track payment history
- Receive E-Bills and E-Statements
- Receive reminders for upcoming payments
- Delegate payment tasks to your employees
- Include invoice information with bill payment

Business Mobile Banking

- Anytime, real-time access through a variety of mobile options: Mobile App, iPad Tablet and Mobile Web
- Monitor balances, view transaction history and check images, transfer money and locate banking locations
- Mobile Check Deposit:
 - Deposit checks by capturing check images with your camera phone
 - Deposits are encrypted for secure delivery and may be processed the same day
- Mobile Bill Pay:
 - Select from existing payees
 - View and cancel existing payments
 - Review recent payments
 - Coordination within Online Bill Pay

Automated Telephone Banking

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- Obtain balances, verify transactions and interest paid and transfer funds
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from any app store or by visiting us online at amerisbank.com.

CUSTOMER CARE CENTER

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