

**FEE SCHEDULE**



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**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Account or Legal Research (per hour)	\$35.00
Cash Advance Fee for Non-Customers	2.5% of the amount advanced up to a \$50
Cashiers Checks (per item)	\$5.00
Change Counting Fee for Customers (See Below)	5% of total amount counted or rolled
Change Counting Fee for Non-Customers (See Below)	8% of totals amount counted or rolled
Collection Item Fee (items submitted for deposit and sent for collections, per item)	\$15.00
Collection Fee for a Charged Off account (per account)	\$20.00
Deposited Item Chargeback (per item)	\$5.00
Dormant Checking Account Fee (monthly if no activity for 365 days or more)	\$4.00
Dormant Savings Account Fee (monthly if no activity for 730 days or more)	\$4.00
Garnishment or Levy (each)	\$50.00
Link or Sweep or Telephone Transfer (per transfer)	\$3.00
Night Deposit Bags or Lock Bags (per bag after first 2 bags)	\$15.00
Non Customer ATM Fee (per transaction)	\$3.00
Daily Overdraft Charge (assessed each day after 7 consecutive days overdrawn until paid)	\$2.50
Online Check Image Retrieval or Proof of Payment (per bill pay item)	\$10.00
Overnight Bill Pay by Check (per Check)	\$10.95
Same Day Bill Pay by ACH (per payment)	\$16.95
P2P Person to Person (per transfer)	\$0.55
Photo Copy (per copy)	\$3.00
Replacement or Lost Debit Card Fee (due to customer negligence, per card)	\$5.00
Reprinted Statement Fee (per statement copy after 1)	\$5.00
Replacement Check Fee (per check)	\$30.00
Statements Copied to CD or USB (per Disc or USB Copy) for Customer or Legal Use	\$25.00
Stop Payment Fee (per request per 6 month increment)	\$25.00
Wire Transfer - Incoming Domestic (per wire)	\$10.00
Wire Transfer - Outgoing Domestic (per wire)	\$15.00
Wire Transfer - Incoming International (per wire)	\$30.00
Wire Transfer - Outgoing International (per wire)	\$45.00
Foreign Check Collection Fee	\$35.00
Official Check Conversion Fee	\$30.00
Overdraft Fee (See Below)	\$28.00
Non-Sufficient Funds (NSF) Fee - Paid or Returned ( See Below)	\$28.00
Foreign Currency Exchange Processing Fee up to \$500.00 US equivalent	\$5.00
Foreign Currency Exchange Processing Fee if over \$500.00 US equivalent	1.00% of total amount of the currency exchange

**Overdrafts** maybe created by check, debit card, in person withdrawal, ATM withdrawal, or other electronic means.

**Overdraft Fee** - An overdraft fee is for an item paid when funds are not available in your account, if paid within your Authorized Overdraft Privilege limit, this charge will appear as an Authorized Overdraft Charge on your statement.

**Non-Sufficient Funds (NSF) Fee for paying items** - is for an item presented against your account when funds were not available to pay it. These charges will appear on your statement as an *NSF Check Charge for Paying items*, NSF Check Charge for paying items are fees incurred when the item presented exceeded your Authorized Overdraft Limit or you do not have Authorized Overdraft Privilege and the item was paid.

**Non-Sufficient Funds (NSF) Fee for returning items** - is for an item presented against your account when funds were not available to pay it. These charges will appear on your statement as an *NSF Check Charge for Returning items*, NSF Check Charge for Returning items are fees incurred when the item presented exceeded your Authorized Overdraft Limit or you do not have Authorized Overdraft Privilege and the item was returned.

**Summary of Fees for Paying and Returning Items on your Account Statement** - In the table the fees in the *Total Overdraft Fees Column* are for *Authorized Overdraft Charge* or *NSF Check Charge for Paying Items*. In the table the fees in the *Total Returned Items fees* are for any item returned whether you have Authorized Overdraft Privilege or not.



**Change counting machines** are located at the Guntersville, Albertville and New Hope offices only. New Hope office has designated certain days of the week to count change. Please contact the New Hope offices at 256-505-4600 to schedule a time to bring your change to be counted.

**Foreign Currency Exchange** shipping charges may apply, shipping charges will be based on current shipping rates.

SAFE DEPOSIT BOXES (subject to availability)

3X5 \$35.00 Annual Fee

3X10 \$45.00 Annual Fee

5X10 \$60.00 Annual Fee

10X10 \$85.00 Annual Fee

Safe Deposit Box Drill Fee \$175.00

Safe Deposit Boxes are not a deposit. They are not FDIC insured, not insured by any Government Agency, not guaranteed by the Bank or an Affiliate of the Bank.

