

FEE SCHEDULE



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Small bank. Big difference.

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

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**	5% of total amount counted or rolled
Change Counting Fee for Non-Customers**	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 or Non-Sufficient Funds (NSF) Fee paid*	\$28.00
Overdraft Fee or Non-Sufficient Funds (NSF) Fee returned*	\$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.
 **Change counting machines are located at the Guntersville 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.

