



Effective January 1, 2017

Fee Schedule

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Checking account- low balance fee <\$200	\$ 4.00
Savings Account- low balance fee <\$100	\$ 3.00
Savings Account- Minors (until 18) and Seniors (62+)	No Fee
Personal Convenience Checking fee	\$ 8.00 if activity exceeds 25 checks & ACHs in a month
SuperNOW maintenance fee, per statement cycle	\$3.00
NOW account low balance fee	\$5.00
MMDA withdrawal fee-no fee for first 6 transfers or withdrawals	thereafter \$5.00 per item
Printed Counter Checks	4/\$3, 8/\$5, 12/\$8
Check printing	(fee depends on style and quantity of check ordered)
Bank/ cashier's checks- non customer	\$7.50
Bank/ cashier's checks- Account holders	\$ 3.00
Bank/ cashier's checks- Sr. Citizen (over 65 Acct. holders)	\$ 1.00
Overdrafts and Non-sufficient fund checks (personal accounts only)	max. \$155 daily \$ 31.00 per item
Continuous Overdraft Fee	\$ 12.00 for each 10 calendar day overdraft period
Automatic Transfer Fee	\$ 10.00
Savings Account- No Fee for first 6 withdrawals (ATM exempt)	\$1.00 per item
Returned Checks on Other Banks-Deposited or Cashed	\$5.00
Foreign Check Collection	\$ 5.00, correspondent bank charge & special handling, if applicable
Account closed within 30 days of opening	\$ 10.00
Inactive Account Fee	\$ 5.00 per month, if no activity for 24 months
Six month stop payment	\$ 31.00
Renewal of stop payment	\$ 31.00
Account Research	\$ 25.00 per hour (\$ 25.00 minimum)
Balancing Assistance	\$ 25.00 per hour (\$ 25.00 minimum)
Duplicate Account Statement Printout	\$ 2.00 per page
Copies of Checks	\$ 2.00 per check
Faxes	\$ 2.00 per page
Non-proprietary ATM fee	\$ 1.00
Replacement of lost/damaged Debit & ATM card	\$15.00
ATM/Debit Card Easy PIN Reference #	\$5.00
Garnishments, Court Orders, Levies	\$ 25.00
Child Support Order Processing	\$ 5.00
Wire Transfers "OUT"	\$ 25.00
International Wire Transfers	\$ 60.00
Wire transfers "IN"	\$10.00
Safe Deposit box fees (per year)	
3"x 5"	\$ 15.00 plus tax
3" x 10"	\$ 25.00 plus tax
5" x 10"	\$ 30.00 plus tax
10" x 10"	\$ 40.00 plus tax
Secure storage boxes (Upper Gilchrist Branch)	small \$ 15.00 plus tax large \$ 20.00 plus tax

Commercial accounts may have different fees.

We may require not less than 7 days' notice in writing before each withdrawal from an interest bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal