

Account Service Fee Schedule

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

Account Services:	
Account inquires by phone	\$2.00 per inquiry (After 5 per statement cycle)
Cash Advance	\$1.00 per \$100 (FREE for Mastercard and Visa Card Holders)
Check Copy	\$2.00 each
Checks on Collection (Sent/Received)	\$15.00 each (Plus cost of paying agent)
Copies of items/subpoena copies	\$2.00 per item
Counter Checks	10 for \$1.00
Deposit Verification/Confirmations	\$5.00 each
Garnishments/Levies	\$25.00 each
IRA Annual Maintenance	\$10.00 per year (When customer reaches RMD age)
IRA Transfer Fee	\$30.00 per transfer
Monthly Consolidated statement of accounts	FREE
Notary Service	\$1.00 per item (For Customers Only)
Research	\$20.00 per hour
Safe Deposit Box	Prices vary by size, check each branch
Statement Hold Fee	\$5.00 per month
Statement Reconciliation	\$15.00 per hour (\$5.00 minimum charge)
Statement Reproduction	\$2.00 each
Stop Payment	\$20.00 per item
Wires International (Incoming/Outgoing)	\$35.00 each
Wire Transfer Incoming	\$10.00 each
Wire Transfers Outgoing	\$15.00 each

Debit Card and ATM Charges:	
MoneyPass ATMs are surcharge-free, Southern Bank access fees still apply. Download the MoneyPass app to your smartphone to have unlimited access to all surcharge-free ATMs.	
Balance Inquiry at foreign ATM	\$5.00
Check Card Replacement- Issued 12 months or less	\$8.00 each
Check Card Replacement- Issued greater than 12 months	\$5.00 each
Check Card Rush Order Fee	\$30.00 each
Issue of replacement card	\$5.00
Transactions at foreign ATM	\$1.00
Transactions at Southern Bank's ATM	FREE

Dormant Accounts:	
Savings Account	\$2.00 per month (If inactive for 24 months)
Transaction Account Fee	\$5.00 per month (If inactive for 12 months)

Other Services:	
Bill Pay	FREE for Kasasa customers, others \$6.95 a month for unlimited bill pay
Cashier's Checks	\$5.00 (For customers only)
Check Printing	Fee depends on style of checks ordered
Early Closing	\$15.00-Less than 90 days
Internet Banking	FREE
Personal Money Orders	\$3.00 (For customers only)
Night Deposit- First bag with/without lock is FREE- Additional lock and zipper bag charges may vary, contact us for details	
Telephone Banking	FREE

Overdraft/Insufficient Funds Items:	
Insufficient Item-Return Fee	\$25.00 per item
Overdraft Item-Paid Fee	\$25.00 per item
Overdraft line of Credit Protection has an initial setup fee and interest rate available upon request. Separate disclosure provided.	
Returned ACH Originations	\$10.00 per item
Returned deposited item special handling	\$20.00 per item
Returned deposited items (Clear)	\$.50 per item
Returned Unpaid Deposit Items	\$5.00 per item