

Account Service Fee Schedule

Effective Date: 05.01.2025

ACCOUNT SERVICING FEES	AMOUNT	
Bad Address	\$ 10.00	Per Statement Cycle
Check Image Copies <small>Plus cost of research (\$25 per hour)</small>	\$ 2.00	Per Page
Domestic Collections	\$ 25.00	Each
Deposit Verification/Confirmations	\$ 25.00	Per Verification
Early Closing Consumer DDA <small>Opened less than 180 days</small>	\$ 40.00	Per Account
Early Closing Business DDA <small>Opened less than 180 days</small>	\$ 60.00	Per Account
Escheatment Processing	\$ 50.00	Per Property Type
Fax	\$ 2.00	Per Fax
Foreign Currency Order	\$ 20.00	
Foreign Collections <small>Sent/Received (Plus Agent Cost)</small>	\$ 25.00	
Foreign Cash Letter <small>Sent/Received (Plus Agent Cost)</small>	\$10.00	
Garnishments/Levies	\$ 75.00	Per Item
Night Deposit Bag <small>Zipper-Key Lock Bag</small>	\$ 35.00	Each
Night Deposit Bag <small>Zipper-No Lock Bag</small>	\$ 10.00	Each
Notary Service <small>For Customers Only</small>	\$ 3.00	Per Signature
Research	\$ 25.00	Per Hour
Statement Hold	\$ 5.00	Per Month
Statement Reconciliation <small>(\$5.00 minimum charge)</small>	\$ 25.00	Per Hour
Statement Reproduction <small>Plus cost of research (\$25 per hour)</small>	\$ 2.00	Per Account
Stop Payment Charge	\$ 30.00	Per Item
Subpoena	\$ 50.00	Per Hour
CHECKS FEE	AMOUNT	
Cashier's Checks <small>For Customers Only</small>	\$ 7.00	Each
Check Printing <small>Fee depends on style of checks ordered</small>		
Counter Checks	\$ 1.00	Per Check
Personal Money Orders <small>For Customers Only</small>	\$ 5.00	Each

DEBIT CARD & ATM FEES	AMOUNT	
ATM Transaction <small>Fee for use of non-Southern Bank ATM plus surcharge from other ATM provider</small>	\$ 2.00	Each
Debit Card Replacement	\$ 8.00	Each
Debit Card Rush Order	\$ 30.00	Each
DORMANCY FEES	AMOUNT	
Savings Account <small>If inactive for 24 months</small>	\$ 2.00	Per Month
Transaction Accounts <small>If inactive for 12 months</small>	\$ 5.00	Per Month
ELECTRONIC BANKING FEES	AMOUNT	
Account Inquiries by Phone <small>After 5 per statement cycle</small>	\$ 2.00	Per Inquiry
ACH Origination <small>One time special requests</small>	\$ 10.00	Per Origination
IRA/CD FEES	AMOUNT	
Interest Check Stop Payment & Reissuance	\$ 30.00	Per Item
IRA Annual Maintenance <small>When customer reaches RMD age</small>	\$ 10.00	Per Year
OVERDRAFT/RETURN FEES	AMOUNT	
Overdraft Charge	\$ 28.00	Per Presentment
Return Item Charge	\$ 28.00	Per Presentment
Dep Item Rtn ACH Fee	\$ 10.00	Per Presentment
Returned ACH Origination / Dep Item	\$ 10.00	Per Item
Returned Deposited Item Special Handling	\$ 20.00	Per Item
Returned Unpaid Deposit Item	\$ 10.00	Per Item
Write Off	\$ 50.00	Per Account
SAFE DEPOSIT BOX FEES	AMOUNT	
Safe Deposit Box <small>Prices vary by size, check each branch</small>		
Safe Deposit Box Drilling	\$150.00	Per Box
WIRE FEES	AMOUNT	
Domestic Transfer Incoming	\$ 20.00	Each
Domestic Transfer Outgoing	\$ 30.00	Each
International Transfer Incoming	\$ 75.00	Each
International Transfer Outgoing	\$ 75.00	Each

The fees above may be assessed against customer's account. If an item presented creates an insufficient balance more than once, a fee may be assessed each time the item is presented for posting. An item is an instrument or promise or order to pay money (whether negotiable or non-negotiable) sent to by a sender and payable in a Federal Reserve District or sent to and collectible in funds acceptable to a Reserve Bank, including an electronic funds transfer. The term electronic funds transfer means any transfer of funds that is initiated through an electronic terminal, telephone, computer, or magnetic tape for the purpose of ordering, instructing, or authorizing a financial institution to debit or credit a customer's account. The term includes but is not limited to: Point-of-Sale transfers; Automated teller machine transfers; Direct deposit or withdrawals of funds; Transfers initiated by telephone; and Transfers resulting from debit card transactions, whether or not initiated through an electronic terminal.