

## Account Service Fee Schedule

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

<b>Account Services:</b>	
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)
Monthly Consolidated statement of accounts	FREE
Notary Service	\$1.00 per item (For Customers Only)
Research	\$20.00 per hour
Return Mail/Bad Address Fee	\$10.00 per statement cycle
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
<b>Wires:</b>	
Domestic Wire Transfer Outgoing	\$15.00 each
Domestic Wire Transfer Incoming	\$10.00 each
International Wire Transfer Outgoing	\$55.00 each
International Wire Transfer Incoming	\$35.00 each

<b>Debit Card and ATM Charges:</b>	
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	\$.50
Debit Card Replacement	\$8.00 each
Debit Card Rush Order Fee	\$30.00 each
Transactions at foreign ATM	\$1.00
Transactions at Southern Bank's ATM	FREE

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

<b>Other Services:</b>	
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

<b>Overdraft/Insufficient Funds Items:</b>	
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