

Schedule of Fees



The following services fees apply to holders of personal checking and money market accounts, certificate of deposits and IRA, active or inactive.

| Electronic Services | |
|--|-----------|
| Online Banking is available to all account holders. Check balances, view account activity, view E-Statements, transfer funds between accounts, view images of paid checks online and more. | |
| Online Banking Services: | No Charge |
| e-Statements | No Charge |
| Check Image | No Charge |
| Mobile Banking | No Charge |
| Consumer Bill Pay | No Charge |
| Basic Service | No Charge |
| Overnight Check Payments | \$9.95 |
| Same Day Bill Payment | \$14.95 |

| Customer Services | |
|---|---------|
| Copy of Cleared Check | \$2.00 |
| Account Reconciliation / Research (Minimum 1 hour charge) | \$35.00 |
| Statement Copies / Account History | \$5.00 |
| Inquiry by Anytime Access (642-2800) | FREE |

| Safe Deposit Boxes | |
|---|----------|
| Not available at all locations - Current Bank Customers Only | |
| Annual Rental Fees: | |
| Small | \$30.00 |
| Medium | \$40.00 |
| Large | \$60.00 |
| Extra Large | \$80.00 |
| Safe Deposit Box Drilling Fee | \$175.00 |
| Replace Lost Key (per key) | \$35.00 |
| Late Fee (more than 30 days past due) | \$15.00 |

| Service Charges | |
|--|------------------------|
| Stop Payment | \$32.00 per item |
| Overdraft Charges | \$32.00 per item |
| Return Item Charges | \$32.00 per item |
| Daily Continuous Overdraft Fee after five (5) Business days | \$5.00 per day |
| Outgoing & Incoming Wire (Domestic) | \$20.00 per wire |
| Outgoing & Incoming Wire (International) | \$75.00 per wire |
| Cashier's Check Fee – Bank Customer | \$2.00 per check |
| ***Cashier's Check Fee–Non-Bank Customer | \$5.00 per check |
| Foreign ATM Usage (ATM other than Security Bank and Trust Company) | \$2.00 per transaction |
| Paper Statement Fee | \$2.00 per occurrence |
| Check Cashing for Non-Customers* | \$5.00 per item |
| Account Closed within 90 days | \$25.00 |
| Night Depository | Free |
| Night Depository Bags: Zipper Bag(s) | \$5.00 per bag |
| Lock Bag(s) | \$20.00 per bag |
| Bank by Mail Envelopes | FREE |
| Travelers Checks | |
| Single Signature Checks | \$2.00 per \$100.00 |
| Gift Checks | \$1.25 per \$100 |
| Foreign Currency Exchange Fee | \$20.00 |

*NSFs can be created by check, in person withdrawal, ATM withdrawal or other electric means.

**Cashing Checks for Non-Customers is at banks discretion

*** Issuing a Cashier's Check for Non-Customers is at banks discretion

| Service Charges | |
|--------------------------------------|-------------------------|
| (When requirements are not met) | |
| Checking Accounts | |
| Student Checking | No Charge |
| eChecking | \$11.00 per month |
| Regular Checking | \$11.00 per month |
| 62+ Checking | \$11.00 per month |
| Interest Checking | \$10.00 per month |
| Security Club Checking | \$11.00 per month |
| Bazing with Interest Checking | \$8.00 per month |
| Bazing Checking | \$7.00 per month |
| Value Checking | \$8.00 per month |
| Money Market and Savings | |
| Money Market | \$10.00 per month |
| Regular Savings | \$8.00 per month |
| Christmas Club | No Charge |
| TNUTMA | No Charge |

Effective 06/01/2017