

<i>Fee Description</i>	<i>Before February 1, 2024</i>	<i>Effective on February 1, 2024</i>
<u><i>Nonsufficient Funds Charges (NSF) &amp; Overdraft Fees</i></u>		
NSF Fees Per Item (on business accounts only)	\$ 30.00	\$ 35.00
<u><i>Other Miscellaneous Fees &amp; Charges</i></u>		
Cashier's Check (per item)	\$ 5.00	\$ 10.00
Non Bank Customer Check Cashing Fee	\$ -	\$ 10.00
Stop Payment Fee (per item)	\$ 30.00	\$ 35.00
Dormant Account Fee (per month) - after 1 year of no activity	\$ 5.00	\$ 10.00
MMDA Excess Transaction Fee (per item charge)	\$ 5.00	\$ 10.00 (1)
Savings Excess Transaction Fee (per item charge)	\$ -	\$ 10.00 (1)
ICS Sweep (per month)	\$ 25.00	\$ 30.00
Monthly Paper Statement Fee - Basic Checking (Consumer)	\$ -	\$ 3.00 (2)
<u><i>Wire Transfer Fees</i></u>		
Incoming Wire Fee (each)	\$ 25.00	\$ 10.00
<u><i>Safety Deposit Box Fees</i></u>		
Safe Deposit Box Rentals - Annual Safety Deposit Box Rental	\$ 20.00 - 100.00	\$ 30.00 - 110.00 (3)
Lost Key	\$ 100.00	Cost to replace lock and/ or drill safety deposit box
Lost Keys	\$ 175.00	Cost to replace lock and/ or drill safety deposit box
<u><i>Copies &amp; Reprint Fees</i></u>		
Non-Bank Copied Items	\$ 1.00	\$ 2.00 (4)
Check copies (per check copy)	\$ -	\$ 2.00
Statement Reprint Fee (one statement)	\$ 10.00	\$ 15.00 (5)
Research (per hour)	\$ 25.00	\$ 30.00

We no longer will charge for the following items effective February 1, 2024:

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Telephone Transfer Request	\$ 3.00	\$ -
Returned Mail	\$ 10.00	\$ -

- (1) Per item charge over six third-party withdrawals, telephone transfers or online transfers per statement cycle
- (2) Monthly Paper Statement Fee: \$3.00 per monthly statement cycle for all business accounts and Basic Checking. You may avoid the \$3.00 Monthly Paper Statement Fee by enrolling in e-Statements. The Monthly Paper Statement Fee for Basic Checking is waived if you maintain a total deposit relationship of \$10,000.00 or more. This fee does not apply to consumer checking accounts other than Basic Checking, Certificates of Deposit, IRAs, Savings Accounts or Money Market Deposit Accounts. Total deposit relationship is defined as any combination of balances Checking, Savings, Certificate of Deposit and/ or IRA accounts for an individual customer held at Southern Bank of Tennessee.
- (3) Fee depends on size of the box.
- (4) Fee is for first page. Additional fee of \$0.75 per page thereafter will be charged for items with multiple pages.
- (5) Fee applies to one statement. Research fee will apply to multiple statement reprint requests.