

BankSouth

Effective April 1, 2025, we are updating our deposit account and special services fees as outlined below. We believe it's important to keep you informed of any changes that may impact your banking experience. These adjustments ensure we continue providing the high-quality banking services and solutions you expect from us.

DEPOSIT ACCOUNT AND SPECIAL SERVICES FEES

Check Printing	Depends on style of checks ordered
Overdraft Item Fee*.....	\$20 per item paid
Returned Item Fee*	\$20 per item returned
Stop Payment	\$30 per item
Account Research/Reconciliation.....	\$25 per hour + \$3 per copy
Paper Statements/Statement Copy	\$5 per statement
Counter Checks.....	\$5 for page of 4 checks + \$1 for add'l page
Official Checks.....	\$10
Money Orders.....	\$7
Expedited Bill Payments.....	\$35
Wire Transfers - Incoming	\$15
Wire Transfers - Outgoing Domestic	\$30
Wire Transfers - Outgoing International.....	\$50
Garnishment Processing	\$50 per item
Levies Processing.....	\$50 per item
Safe Deposit Box Drilling (Lost Key).....	Actual Cost
Duplicate Safe Deposit Box Keys	Actual Cost
Check Collection - Domestic	Greater of \$15 or 1% of total amount
Check Collection - International.....	Greater of \$15 or 1% of total amount
Withdrawals at ATM not owned by BankSouth** (includes international)	\$3
Balance Inquiries at ATM not owned by BankSouth (includes international)	\$2
Transfers (Checking/Savings) at ATM not owned by BankSouth (includes international).....	\$2
Replacement Debit Card	\$6
Gift Cards	\$3
Non-Customer ATM Fee	\$3
Non-Customer Cashing IRS Refund Check.....	Greater of \$25 or 3% of check

SAFE DEPOSIT BOXES

Contact your local branch for available sizes.

2x5.....\$25	5x5.....\$40	5x10.....\$75
3x5.....\$30	3x10.....\$50	10x10.....\$100

Upon non-payment, a late fee of \$10 will be applied 30 days after due date.

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Equal Housing Lender. Member FDIC.

*These fees apply to overdrafts created by check, in person withdrawals, ATM withdrawals or other electronic means.

**For Simple, Complete, and Young Adult Checking accounts, fee charged by BankSouth is waived on up to four (4) withdrawals per statement cycle. In addition, at the end of each statement cycle, up to \$12 will be refunded for ATM Surcharges that are charged by the owner(s) of the non-BankSouth ATM.

Service charges or other fees resulting in a negative balance will incur an overdraft item fee.