



Account Service Fee Schedule

Effective Date: 10/01/2019

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

FEE DESCRIPTION	FEE AMOUNT	OCCURRENCE	NOTE
Account Services Fees:			
Account Inquiries by Phone	\$ 2.00	PER INQUIRY	After 5 per statement cycle
Check Image Copies (Customer or Subpoena request)	\$ 2.00	PER PAGE	Plus cost of research (\$20 per hour)
Checks on Collection	\$ 25.00	EACH	Sent/Received (Plus Agent Cost)
Counter Checks	\$ 1.00	PER CHECK	
Deposit Verification/Confirmations	\$ 10.00	PER VERIFICATION	
Garnishments/Levies	\$ 50.00	PER ITEM	
Interest Check Stop Payment and Reissuance	\$ 30.00	PER ITEM	
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	\$ 10.00	PER STATEMENT CYCLE	
Safe Deposit Box		Prices vary by size, check each branch	
Statement Hold	\$ 5.00	PER MONTH	
Statement Reconciliation	\$ 15.00	PER HOUR	(\$5.00 minimum charge)
Statement Reproduction (Customer or Subpoena request)	\$ 2.00	EACH	Plus cost of research (\$20 per hour)
Stop Payment	\$ 30.00	PER ITEM	
WIRES	• Domestic Transfer Outgoing	\$ 20.00	EACH
	• Domestic Transfer Incoming	\$ 15.00	EACH
	• International Transfer Outgoing	\$ 75.00	EACH
	• International Transfer Incoming	\$ 75.00	EACH
Debit Card and ATM Fees:			
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.			
Debit Card Replacement	\$ 8.00	EACH	
Debit Card Rush Order	\$ 30.00	EACH	
Transactions at foreign ATM	\$ 1.00	EACH	Plus surcharge cost from foreign ATM
Transactions at Southern Bank's ATM	FREE	EACH	
Dormant Accounts Fees:			
Savings Account	\$ 2.00	PER MONTH	If inactive for 24 months
Transaction Account	\$ 5.00	PER MONTH	If inactive for 12 months
Other Service Fees:			
Ach Origination	\$ 10.00	PER ORIGINATION	One time special requests
Bill Pay	FREE	For Kasasa Customers	Others \$6.95 a month for unlimited bill pay
Cashier's Checks	\$ 5.00	EACH	For customers only
Check Printing		Fee depends on style of checks ordered	
Early Closing	\$ 15.00	PER ACCOUNT	Less than 90 days
Internet Banking www.BankWithSouthern.com	FREE		
Personal Money Orders	\$ 3.00	EACH	For Customers Only
Night Deposit Bag	\$ 35.00	ZIPPER-KEY LOCK BAG	First Bag is FREE
Night Deposit Bag	\$ 10.00	ZIPPER-NO LOCK BAG	First Bag is FREE
TeleBanking 1-800-892-0770	FREE		
Overdraft/Insufficient Funds Fees:			
Insufficient Item-Return	\$ 28.00	PER ITEM	
Overdraft Item-Paid	\$ 28.00	PER ITEM	
Returned ACH Origination / Dep Item Return ACH Fee	\$ 10.00	PER ITEM	
Returned Deposited Item Special Handling	\$ 20.00	PER ITEM	
Returned Deposited Items (Clear)	\$ 0.50	PER ITEM	
Returned Unpaid Deposit Items	\$ 8.00	PER ITEM	