

Personal Service Fees

Account Research	
Research Time (1 hour minimum).....	\$40/hour
Bill Payment / Online Transfer	
Online Bill Pay Monthly Service Fee.....	No Fee
Online Bill Pay Stop Payment	\$33/each
Online Bill Pay Rush Payment, <i>if available for specified payee</i>	\$14.95/each
Online Bill Pay Same Day Check, <i>if available for specified payee</i>	\$9.95/each
Online Account to Account Internal Transfer	No Fee
Online Account to Account External Transfer	\$1.00/each
Online Account to Account External Next Day Transfer	\$5.00/each
Zelle® Person-to-Person Payment	No Fee
Zelle® Stop Payment	\$15/each
Cashier's Check	
Cashier's Check.....	\$9/each
Checking Account Inactivity and Escheatment	
Inactive Account Fee	\$2/month
<i>This fee is assessed when there have been no customer-initiated transactions on a checking account for more than 6 months.</i>	
Escheatment Notification Fee.....	\$2/each
Checks	
Check Cashing, Non-Customer.....	\$5/each
<i>This fee is assessed to a payee cashing a check that you issued if the payee is not a bank customer.</i>	
Check Order.....	Varies
Counter Checks	First 6 per year free; thereafter \$5/each
Check Copy – Archived Paid Check (<i>front and back</i>).....	\$5/each
Coin / Currency	
Coin Deposited, <i>subject to count</i>	\$10/bag
Foreign Currency Deposited	\$35/deposit
Foreign Currency Ordered.....	\$25/order
Collection	
Domestic - Incoming/Outgoing	\$25/each
Foreign - Incoming/Outgoing.....	\$40/each plus expenses
Debit Card Transactions	
ATM Access	No Fee
<i>When you use a BAC Community Bank owned ATM you will not be charged a fee.</i>	
<i>When you use an ATM not owned by BAC Community Bank, you may be charged a fee by the ATM operator or any network and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.</i>	
International Transactions	Varies
<i>Fee applies if you use your card to purchase goods or services in a foreign country or with a foreign merchant. This includes internet transactions made in the U.S. with a merchant who processes the transaction in a foreign country.</i>	
▪ Cross Border Fee (ISA Fee)	up to 1%
▪ Currency Conversion Fee	up to 0.25%
Replacement Card	\$5/card
<i>The replacement fee does not apply when we replace a card upon its expiration.</i>	
Replacement Card Rush.....	\$50/card

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Deposits	
Deposit Adjustments, <i>first five adjustments in a month</i>	\$4/each
Deposit Adjustments, <i>beyond five in a month</i>	\$10/each
Deposit Slips	\$0.50/each
Deposit Copy, <i>first page</i>	\$5
Deposit Copy, <i>each additional page</i>	\$1/each
Foreign Currency Deposited	\$35/deposit
Document Copy	
Self Service Request	No Fee
<i>We do not charge for you to access online copies of checks, deposits, or statements.</i>	
Check Copy – Archived Paid Check (<i>front and back</i>)	\$5/each
Deposit Copy, <i>first page</i>	\$5
Deposit Copy, <i>each additional page</i>	\$1/each
Other Requests, <i>first page</i>	\$5
Other Requests, <i>each additional page</i>	\$1/each
Express Depository	
Annual Rent	\$25
Key Purchase	\$10
Legal Process Fee	
Legal Process Fee	\$125/each
<i>Includes levy, writ, garnishment, and any other legal document that requires funds to be attached.</i>	
Mobile Banking	
Mobile Banking Monthly Service Charge	No Fee
Mobile Deposit	
Mobile Deposit Monthly Service Charge	No Fee
Mobile Deposit Fee	No Fee
Non-Sufficient Funds (NSFs)	
Items Drawn Against Non-Sufficient Funds (NSF)	(\$132 daily maximum)
<i>Created by check, in-person withdrawal, ATM / ITM withdrawal, or other electronic means</i>	
▪ Overdraft Fee	\$33/item per presentment
▪ Returned Item Fee	\$33/item per presentment
Overdraft Transfer Fee	\$8/transfer
<i>When funds are transferred to cover an overdraft we may charge you a fee. If the funds available for transfer do not meet the needs of the overdraft, you may be charged both a separate Overdraft Fee or Returned Item Fee <u>and</u> the Overdraft Transfer Fee.</i>	
Other Service Fees	
Copy Services	\$1.50/page
Endorsement Stamp	Varies
Fax Service	\$3/page
Manual Billing	\$20/invoice
Medallion Stamp	\$15/each
Notary	\$15/signature
Signature Guarantee	\$15/each
Sweep Account Fee	\$50/month
Telebank Transfers	\$2.50/each transfer
Telephone Transfer, Non-Automated	\$5/each transfer
Other (third-parties may impose additional charges)	Varies

Personal Service Fees

Safe Deposit Box	
Annual Rent	Varies By Size
Late Fee, after 30 days delinquent	\$10
Key Deposit	\$10/box
Drilling Fee	Varies (\$250-\$500)
Statements	
Check Images	\$5/statement per month
<i>We do not charge for check images provided through online paperless statements if you are enrolled in and agree to this service through online banking.</i>	
Stop Payment	
Check	\$33/each
Electronic Funds Transfer	\$33/each
Online Bill Pay	\$33/each
Zelle®	\$15/each
Verification	
Verification of Account - Credit Inquiry Fee	\$15/each
<i>This fee is charged for deposit and/or credit account information provided to a third-party at your request.</i>	
Wire Transfers	
Wire, Incoming-Domestic/Foreign	\$15/each
Wire, Outgoing-Domestic	\$30/each
Wire, Outgoing-Foreign	\$50/each
Wire, Special Handling	\$25/each
<i>This fee is assessed when a wire is not processed in-branch.</i>	
Wire Tracer	\$30/each plus expenses

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