



ATM/Debit Card Fees

- SouthernTrust Bank Customer at Southern Trust Bank ATMs Free
- SouthernTrust Bank Customer at Non-Southern Trust Bank ATMs – per transaction \$ 1.00
(2 free per monthly statement cycle, thereafter \$1.00 each)
- Non-SouthernTrust Bank Customer at SouthernTrust Bank ATMs – per transaction \$ 4.00
- ATM/Debit Card Replacement Fee..... \$ 5.00

Online Banking/Mobile Banking

- Consumer/Personal Online Banking & Bill Pay..... Free
- Mobile Apps/Mobile Remote Deposit Capture Free

Other Fees

- Account Activity Printout \$ 5.00
- Account Closing – Within Three (3) Months of Opening \$ 50.00
- Account Research Fee Per Hour – One Hour Minimum \$ 30.00
- Account Reconciliation Assistance – Per Hour with One Hour Minimum \$ 20.00
- Cashier’s Check – Checks Available for Purchase by Account Holders Only..... \$ 7.00
- Check Cashing Fee – Foreign Check for Non-Customer – Fee Plus \$1.00 per Hundred \$ 10.00+
- Check Printing – Fee Depends on Type of Check Ordered
- Combined Statements – Checking and Savings..... Free
- Counter Checks – Per Check, Limit of 10 \$ 1.00
- Dormant Account – Checking – Per Month after 12 Months of Inactivity \$ 5.00
- Dormant Account – Savings – Per Quarter after 24 Months of Inactivity \$ 5.00
- Duplicate Check Image..... \$ 3.00
- Escheatment..... \$ 25.00
- Fax – Incoming and Outgoing – Minimum Charge \$5.00 + \$1.00 Per Every Page After First \$ 5.00+
- Garnishments and Levies \$100.00
- Money Orders - \$1,000 limit per Money Order; \$3,000 limit per day per purchaser
- Customer..... \$ 4.00
- Non-Customer..... \$ 6.00
- Night Deposit Zipper Bag..... \$ 5.00
- Night Deposit Keyed Bag \$ 15.00
- Notary Service – Customer..... Free
- Non-Customer – Per Document \$ 1.00
- Photocopies – Customer – First 10 Pages Free + 0.50 for Every Page Over 10
- Non-Customers – Per Page..... \$ 0.50
- Returned/Undeliverable Mail – Per Month, Per Account \$ 5.00
- Rolled and Counted Coin – Non-Customer Fee..... 10%
- Stop Payment Order..... \$ 35.00
- Two Signature Check Verification – Per Month..... \$ 25.00

Overdraft Fees

- Automatic Overdraft Transfer – Per Transfer from SouthernTrust Checking or Savings Account \$ 10.00
- Continuous Overdraft Fee – Each Day With Negative Balance, After 3 Business Days \$ 8.95
- Deposited Item Chargeback – Per Item..... \$ 5.00
- Overdraft/Non-Sufficient Funds – Per Item \$ 35.00

Wire Fees – Account Holders Only

- Domestic – Incoming..... \$ 15.00
- Domestic – Outgoing..... \$ 25.00
- Foreign – Incoming..... \$ 15.00
- Foreign – Outgoing..... \$100.00

Safe Deposit Box/Personal Storage Box – Annual Rent – not all sizes available at every location

- 3X5 \$ 20.00
- 5X5 \$ 30.00
- 3X10 \$ 30.00
- 5X10 \$ 50.00
- 10X10 \$ 70.00
- Key Replacement – Per Key..... \$ 25.00
- Drilling Charges Per Invoice +\$25.00
- Late Payment Fee..... \$ 10.00

