

SOUTHSIDE BANK

Member FDIC

Commercial Account Fee Schedule

Account Closed within 90-days	\$20.00
Account Research & Reconciliation per hour (1 hour minimum)	\$25.00
Account Reopening	\$15.00
Advantage Check Card – per acct	
Monthly service fee for non-usage	\$1.00
Replacement Card	\$5.00
ATM Card – Monthly Fee	\$1.00
ATM Card – Replacement Card	\$5.00
Bill Payer (incl. 15 bills, ea. addt'l bill is \$.50)	
▪ with e-Statements and an ACH Debit or Credit	FREE
▪ Bill Payer Only	\$4.95/mo
Cashier's/Official Check – each	
▪ Customer	\$3.00
▪ Non-customer	\$10.00
Check Cashing – Non-Customer	
1% of check amount or minimum of \$5.00	
Check Copy Charge	\$2.00
Coin Counting – per bag	
▪ Customer	\$2.00
▪ Non-customer	\$7.50
Collection Drafts	
▪ Outgoing/Incoming – Customer	\$10.00
Non-Customer	\$20.00
▪ International	\$35.00
Deposit Bags – Locking	\$20.00
HomeBanker – one time set up fee	\$5.00
Legal Research Service – per hour	\$35.00
Legal Research Service – per copy	\$.50
Levy/Garnishment	\$35.00
Money Order	\$2.00
Non-Sufficient Funds (applies to ea. ret'd item)	\$28.00
Overdraft Fee (applies to each paid item)	\$28.00
Returned Check – Deposited Item	\$3.00
Statement Hold – per cycle	\$5.00
Statement - Copy or Special Cycle Cut Off	
Each Item	\$1.00
Stop Payment	\$28.00
Telephone Transfer – each	\$2.00
Temporary Checks – per book of 6 chks	\$5.00
Traveler's Cheques – per \$100	\$1.00
Traveler's Cheques for Two – per \$100	\$2.00
Wire Transfers	
▪ Regular Outgoing (USA)	\$10.00
▪ Repetitive Outgoing	\$5.00
▪ Incoming – Customer	\$5.00
▪ Incoming – Non-Customer	\$25.00
(\$1000 max w/ a valid driver's license)	
▪ International Outgoing	\$52.50

Analysis Processing Services

(These fees are ONLY applicable to Regular Business & NOW Business Checking)

▪ Account Maintenance	\$10.00
▪ Checks	\$0.10
▪ Credit	\$0.35
▪ Deposit Items	\$0.09
▪ Return Checks (deposit items)	\$3.00
▪ Rolled Coin	\$0.10
▪ Strapped Bills	\$0.35

Investable Balance Calculation

1. Earnings Credit Rate - Rate applied to Investable Balance is average Fed Funds rate for the month less 1/4%
2. Reserve Requirement - 10%
3. Uncollected Funds Rate: Rate applied to average negative collected balance is 18% APR

Commercial NOW Account – monthly interest paid will be a charge to the analysis calculation

FDIC Insurance Coverage – pass through insurance subject to change based on FDIC assessment. Currently \$.0614 per \$1,000 monthly average ledger balance.

ACH Debit Filter Fee \$10.00

ACH Origination

▪ Per File	\$25.00
▪ Per Item	\$0.10
▪ Per Charge-back	\$3.00

Balance Reporting (per day) \$2.00

Business Online – one time set up fee \$10.00

▪ w/ Cash Management (per month)	\$25.00
▪ Bill Payer (incl. 15 bills, ea. addt'l bill is \$.50)	\$4.95/mo

CD Publishing

▪ Annual CD (plus .02 per item)	\$30.00
▪ Monthly or Qtrly CD (plus .03 per item)	\$30.00
▪ Per Disc	\$6.00

Cash Sweep Account \$100.00

Federated Cash Sweep Account \$100.00

Currency Transaction Report \$10.00

International Deposited Item \$5.00

Large Cash Orders (per thousand dollars) \$0.25

Lock Box Accounts Receivable Service

▪ Monthly Processing Charge	\$125.00
▪ Per Check Transaction Charge	\$0.35
▪ Minimum Monthly Lock Box Charge	\$150.00

Positive Pay – per file \$0.00

 Valid un-transmitted (per item) \$1.00

Smart Deposit (Remote Deposit Capture) \$50.00

Two Signatures Required on Acct \$10.00

If you have any questions regarding this information,
please contact Southside Bank at:
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