



MISCELLANEOUS FEES & CHARGES

Account Closed within 90 days	\$20
Account Research: per hour (1 hour minimum)	\$40
Account Research: per copy	\$1
Account Reopening	\$15
Debit Card: per acct	
Debit Card Non-Usage Fee - per acct	
Monthly service fee for non-usage	\$1
Debit Card Replacement Card Automatic	\$10
Overdraft Transfer	\$10
Cashier's Check: each	
Customer	\$5
Non-customer (check exchange only)	\$10
Chargeback Check	\$4
Check Copy Charge	\$2
Coin Counting: per bag (customer only)	\$2
Collection Drafts	
Outgoing/Incoming	\$14
International	\$35
Deposit Bags: Locking	\$25
Deposit Bags: Zipper	\$5
External Transfers (Online)	No Charge
Foreign ATM Balance Inquiry	75¢
Foreign ATM Withdrawal	\$1.50
Legal Research Service: per hour	\$40
Legal Research Service: per copy	\$1
Levy/Garnishment	\$100
Mobile Deposit	No Charge
MobiMoney	No Charge
Non-Southside Bank Account Holder Fees:	
Transactions \$0 - \$100	No Charge
Transactions \$100.01 - \$500	\$5
Transactions \$500.01 - \$1,000	\$10
Transactions \$1,000.01 and above	\$25
Paid Overdraft Item Fee (applies to ea. paid item)	
Checking and Money Market Account	\$32
Savings Account	\$32
Return NSF Item Fee (applies to ea. returned item)	
Checking and Money Market Account	\$32
Savings Account	\$32
Safe Deposit Box Lockbox Drilling	
Amount equal to locksmith charge	\$125 min
Safe Deposit Box (Rental per year)	
3x5	\$30
5x5	\$35
3x10	\$50
4x10	\$50
5x10	\$75
10x10	\$125
15x11	\$150
Statement Hold: per cycle	\$5
Statement: Copy or Special Cycle Cut Off	\$5
Each Item	\$1
Stop Payment: Check or ACH	\$32
Stop Payment: Debit Card card replacement	\$10
Telephone Transfer: each	No Charge
Temporary Checks: sheet of 4 checks	\$4
Wire Transfer	
Regular Outgoing (USA)	\$22
Online Outgoing	\$12
Repetitive Outgoing	\$12
Incoming: Customer	\$7
Incoming: Non-Customer	\$25
(\$1000 max w/a valid driver's license)	
International Incoming	\$7
International Outgoing	\$52.50

COMMERCIAL & SMALL BUSINESS ACCOUNTS

Analysis Processing Services

Account Maintenance	\$14
Cash Deposits (per \$100)	10¢
Chargeback Checks (deposit items)	\$6
Checks	12¢
Credits (ACH)	10¢
Credits (Paper)	45¢
Debits (ACH)	10¢
Deposit Items	9¢
Insurance and Regulation Fee	12.5¢ (per \$1,000)
(based on monthly average)	
Rolled Coin	10¢
Strapped Bills	35¢

- **Balances Available for Services (Investable Balance):** This is the average positive collected balance less any reserves. This balance is used to calculate the earning credit amount.
- **Earnings Credit Rate:** Rate applied to Investable Balance. Rates are tiered based on account balances.
- **Reserve Requirement:** 10%
- **Uncollected Funds Rate:** Rate applied to average negative collected balance is 18% APR.
- **Premier Business Checking:** Monthly interest paid will be a charge to the analysis calculation.

ACH Debit Filter Fee	\$10
Changes to Filter	\$5
ACH Origination	
Per File	\$10
Per Item	10¢
Per Chargeback	\$6
ACH Origination (same day)	
Per File	\$25
Per Item	50¢
Corporate Online Banking	\$95/mo
Business Online	
w/Cash Management	\$45/mo
Bill Pay (plus 40¢ per item)	\$10/mo
CD Publishing	
Annual CD	\$35
Monthly or Quarterly CD	\$35
Currency Transaction Report	\$10
FED EDI Monthly Fee	\$25
Federated Cash Sweep Account	\$100
International Deposited Item	\$5
Large Cash Orders (per thousand dollars)	50¢
Lock Box Accounts Receivable Service	
Monthly Processing Charge	\$150
Per Check Transaction Charge	40¢
Minimum Monthly Lock Box Charge	\$150
Money Service Business	\$250-\$2,500
Positive Pay	
Monthly Fee	\$10
Valid un-transmitted (per item)	\$1
Smart Deposit (Remote Deposit Capture)	\$30-60
TBA/ZBA Monthly Fee Sub Acct.	\$5

If you have any questions regarding this information, please contact Southside Bank at 877.639.3511 or visit southside.com.