

Products and Services

	Minimum to open	Interest Bearing	Minimum Daily Balance to Earn Interest Monthly	Maintenance Fee	Minimum Daily Balance to avoid fee	Interest Type	Current Annual Percentage Yield	Electronic Statements	Paper Statements	Debit Cards	Online Banking	Unlimited Check Writing	Additional Terms
Southern Checking	\$50.00	N	N/A	\$10.00	\$100.00	N/A	N/A	Y	N	Y	Y	Y	1/2 off price of basic checks when ordered by Southern Bank Company
Southern Premium	\$50.00	N	N/A	\$15.00	\$100.00 or 2 Direct Deposits	N/A	N/A	Y	Y	Y	Y	Y	4 boxes of basic checks free per year when ordered by Southern Bank Company
Electronic* Checking	\$50.00	Y	\$0.01	\$15.00	\$50.00	Variable Tiers	Variable Rate Account	Y	N	Y	Y	Y	Split Tier Interest Calculations \$0.01 - \$25,000.00 \$25,000.01 and above

Must maintain the minimum daily balance stated to avoid fees on each account. Maintenance fees are imposed at statement cycle.

* Interest is accrued daily and credited to your account monthly on your statement cycle date. Rates on Variable Rate Accounts may change at any time at our discretion. The interest rate and annual percentage yield for your account depend upon the applicable tiers. Electronic Checking is available for personal checking accounts only. Fees may reduce earnings on this account.

Southern Checking and Electronic Checking offer Electronic Statements only. Customers will be responsible for any paper statement fees on these accounts. See schedule of fees for current charges.

**THE
SOUTHERN BANK
COMPANY**

The Southern Bank Company began in 1936 as First Federal Savings and Loan Association of Gadsden. We have been serving customers in Northeast Alabama for almost 80 years and look forward to providing superior customer service and products for many years to come.



Gadsden Branch
221 S. 6th Street
Gadsden, Al 35901
(256) 543-3860

Albertville Branch
625 East Main Street
Albertville, Al 35950
(256) 878-0314

Guntersville Branch
2204 Henry Street
Guntersville, Al 35976
(256) 582-3197

Centre Branch
390 West Main Street
Centre, Al 35960
(256) 927-5588



**THE
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BANK
COMPANY**

Checking Products

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COMPANY**

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