



Office Locations:

Gadsden

221 South 6th Street Gadsden,
AL 35901

(256) 543-3860

Hours: M – Th 8:30am to 4pm

Friday 8:30am to 5pm

Albertville

(Drive Thru Only)

625 E. Main Street Albertville,
AL 35950

(256) 878-0314

Hours: M – Th 9am to 4pm

Friday 9am to 5pm

Guntersville

2204 Henry Street Guntersville,
AL 35976

(256) 582-3197

Hours: M – Th 9am to 4pm

Friday 9am to 5pm

Centre

390 West Main Street Centre,
AL 35960

(256) 927-5588

Hours: M – Th 9am to 4pm

Friday 9am to 5pm

<https://www.SOBANCO.com>

Consumer Checking Accounts

Originally founded
in 1936 as First
Federal Savings
and Loan, The
Southern Bank
continues its
commitment to the
customers,
employees, and
communities it
serves.



**THE
SOUTHERN
BANK
COMPANY**



	Southern Checking	Southern Premium Checking	Electronic Checking
Monthly Maintenance Fee	\$10	\$10	\$15
To Avoid Monthly Maintenance Fee	Minimum Daily Balance \$100	2 Direct Deposits per Month or Minimum Daily Balance of \$250	Minimum Daily Balance \$50
Minimum to Open	\$50	\$50	\$50
No Charge ATM Usage Anywhere	Yes	Yes	Yes
Debit Card w/ No Monthly Fee	Yes	Yes	Yes
Free Online Banking with Bill Pay	Yes	Yes	Yes
First Order of Basic Checks	50% Off	Free (up to 4 boxes per year)	No
Electronic Statements Available	Yes	Yes	Yes
Paper Statements Available	No	Yes	No
Interest Bearing Account (APY)	No	No	Yes
Minimum Daily Balance to Earn Interest	N/A	N/A	\$0.01
Interest Rate Tiers	N/A	N/A	\$0.01 - \$50,000 \$50,000.01 and over

The Southern Bank's branch locations in Northeast Alabama offer banking solutions for every Personal Banking need including Personal Checking, Mortgage Loans, Consumer Loans, and Home Equity Lines of Credit. With accessible online banking, Mobile Banking App and no-fee ATM service across the nation, The Southern Bank's personal banking platform provides the service you have come to expect from a community bank with the network and reach of a large national bank.

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 are subject to change at any time at the Banks discretion

*The interest rate and annual percentage yield for your account depend on 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.

Customer will be responsible for any paper statement fees on these accounts. Refer to the Schedule of Fees for current charges.

