

**THE SOUTHERN BANK COMPANY
SCHEDULE OF CHARGES**

Effective July 1, 2019, This schedule of fees will apply to all accounts serviced by The Southern Bank Company

ONLINE/ELECTRONIC BANKING

Online Banking	No Charge
Online Bill Pay	No Charge
Debit Card Replacement	\$25.00
Foreign ATM Transaction Charge	We will refund Foreign Transaction Fees

OVERDRAFT FEES - The categories of transactions for which an overdraft fee may be imposed are by check, in-person, or other electronic means.

Overdraft Fee (per item)	\$30.00
Daily Overdraft charge:	Beginning Day 2, \$1.00 per day overdrawn
Return Fee (per item)	\$30.00
Uncollected Fee (per item)	\$30.00
Deposited Items Returned	\$ 5.00
Stop Payment (per check or ACH transaction)	\$20.00
Account Research (per hour)	\$25.00
Account Reconciliation (per hour)	\$25.00
Copies of Cancelled Checks (per check)	\$ 5.00
Duplicate Statement	\$ 5.00
Official Check	\$ 5.00
Phone Transfer Fee	\$ 1.00
Photocopies (per copy)	\$ 0.25
Accounts Closed within 90 days of opening	\$25.00

DORMANT ACCOUNT - An account is considered dormant if there has been no customer generated activity to the account for three years.

Dormant Account Fee (per month)	\$ 2.00
---------------------------------------	---------

WIRE TRANSFER FEES

Domestic Incoming	\$30.00
Domestic Outgoing	\$30.00
International Incoming	\$60.00
International Outgoing	\$60.00

Garnishments/Levies (per item)	\$50.00
Replacement Coupon Book	\$ 5.00
Paper Statement Fee (per month for personal checking accounts)	\$10.00

CHECKING OVERDRAFT PROTECTION

LINE OF CREDIT OPTION No monthly fee
Transfers made in increments of \$100 up to approved credit line limit

LINE OF CREDIT DRAWS

Over limit if approved	\$30.00
------------------------------	---------

SWEEP OPTION

Sweep Fee (per sweep transaction)	\$ 5.00
-----------------------------------------	---------

PERSONAL ACCOUNTS

All checking accounts are transaction accounts. Please refer to the disclosure entitled "Availability of Funds".

Electronic Statements are available on all checking accounts.

MONEY MARKET ACCOUNT AND MONEY MARKET SPECIAL ACCOUNT

Minimum Average Balance \$10,000.00 or Over N/C
Maintenance Fee/Min Aver Bal \$ 0 - \$9,999.99 \$15.00 Month

STATEMENT SAVINGS

Minimum Average Balance \$100.00 & Over N/C
Maintenance Fee/Min Aver Bal \$ 0 - \$99.99 \$6.00 Quarter

ELECTRONIC CHECKING

Minimum Daily Balance \$50.00 & Over N/C
Maintenance Fee Min Daily Bal \$ 0 - \$49.99 \$ 15.00 Month
Minimum Daily Balance to earn interest \$ 0.01

SOUTHERN CHECKING

Minimum Daily Balance \$100.00 & Over N/C
Maintenance Fee Min Daily Bal \$ 0 - \$ 99.99 \$ 10.00 Month

SOUTHERN PREMIUM CHECKING

Minimum Daily Balance \$250.00 & over OR
Minimum 2 ACH Direct Deposits per Statement Cycle N/C
Minimum Daily Balance less than \$250.00 OR
Less than 2 ACH Direct Deposits per Statement Cycle \$ 10.00

BRANCH LOCATIONS

GADSDEN HOME OFFICE

221 SOUTH 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