

STATE BANK & TRUST CO.

FINANCIAL SERVICES – CHARGES & FEES

EFFECTIVE October 1, 2022**

ATM/Debit Cards

ATM/Debit Card Annual Fee	\$ 15.00*
Debit Card Monthly Fee	\$ 2.00
(Less than 10 transactions per statement cycle)	
Business Debit Card – 1 st one Free; additional cards...	\$ 15.00*
ATM/Debit Card Replacement Fee	\$ 15.00
Foreign (non-SBT) ATM deposit	\$ 3.00
(Exceeding 3 per statement cycle)	
Temporary Debit Card Fee	\$ 7.00*

BUSINESS ACCOUNT FEES

Change Order/Currency Exchange	\$ 5.00
Charge Back of Returned Deposited Items	\$ 5.00
Check/ACH Encoding Reject	\$ 5.00
Commercial Coin Counting 10% with minimum of \$5; Max \$25	\$5 - \$25
Deposit Bags – Locked	\$ 25.00
Deposit Bags – Zippered	\$ 10.00
Night Depository Key	\$ 5.00

OFFICIAL CHECKS

Cashier Check	\$ 8.00
Counter Checks	\$ 1.00

NON-SUFFICIENT FUND (NSF) ITEM

Paid NSF Presented Item#	\$ 32.00
Returned NSF Presented Item#	\$ 10.00
Paid/Returned NSF- Online Bill Payment#	\$ 50.00

A non-sufficient item (NSF)/Overdraft may be created, each time presented for payment, by a check, in person withdrawal, ATM/POS withdrawal, ACH or other electronic funds transfer.

STOP PAYMENT/WATCH

Stop Payment (check/ACH item)	\$ 35.00*
Watch Request (6 months)	\$ 50.00*
Dual Signature Review (per quarter)	\$ 40.00*

STATEMENTS & RESEARCH

Account Reconciliation (minimum 1 hr) per hour	\$ 45.00*
Account Research (minimum 1 hr) per hour	\$ 45.00*
Cutoff Statement	\$ 4.00*
Duplicate Statement (per statement)	\$ 4.00*
Mailed Paper Statements	\$ 4.00*
Research Images	\$ 4.00*
Return Mail (per item)	\$ 8.00*

WIRE TRANSFERS

Domestic/International – Incoming	\$ 20.00
Domestic – Outgoing	\$ 25.00
International – Outgoing	\$ 50.00

SAFE DEPOSIT BOXES

3x5 Safe Deposit Box Annual Rent	\$ 30.00
5 x 5 Safe Deposit Box Annual Rent	\$ 40.00
3x10 Safe Deposit Box Annual Rent	\$ 50.00
5x10 Safe Deposit Box Annual Rent	\$ 70.00
10x10 Safe Deposit Box Annual Rent	\$115.00
Safe Deposit Box Drilling Fee	<i>COST</i> +\$ 25.00
Safe Deposit Box – Replacement Key	\$ 25.00
Safe Deposit Box Rent Late Fee	\$ 10.00
(per month after 30 days delinquent)	

OTHER CHARGES

ACH External Transfer Charge	\$ 5.00
ACH Modification/Set-up Charge (each)	\$ 10.00
Account closed within 180 days of opening	\$ 25.00
Automatic Transfer Charge	\$ 5.00*
Automatic Minimum Balance Transfer Charge	\$ 5.00*
Automatic Overdraft Transfer Fee	\$ 5.00*
Change Order/Currency Exchange	\$ 5.00
Charge Back of Returned Deposited Items	\$ 5.00
Check Cashing – Non Client	\$ 20.00
Check/ACH Encoding Reject	\$ 5.00
Check Printing Fee	Fees will vary
Coin Counting - 10% with a min. of \$5 & max. of \$25	\$5 - \$25
Collection Item	\$ 50.00
Copies (per page)	\$ 1.00
Dormant Account Fee (after 14 months inactivity)per mo	\$ 15.00
Escrow Fee	\$ 50.00
Fax Service (Per Page)	\$ 1.00
Force Re-open Closed Account	\$ 15.00
Foreign Deposited Item Fee	\$ 5.00
Foreign Currency Fee	\$ 15.00
Garnishment Fee <i>Plus Legal Fees Incurred</i>	\$ 75.00
IRA Annual Fee	\$ 15.00
IRS Levy Fee <i>Plus Legal Fees Incurred</i>	\$ 75.00
IRA Transfer to another Custodian	\$ 40.00
Manual Loan Advance Fee	\$ 5.00
Notary	\$ 15.00
Telephone Transfer Fee	\$ 2.00*

***Select Fees/Service Charges will be subject to State and Local Option Sales Tax**