



FIRST SOUTHERN
NATIONAL BANK

Schedule of Fees and Charges

Account Charge Off	\$35.00
Account Closed	\$15.00
<i>(within 90 days of opening)</i>	
Check Cashing	\$ 5.00
<i>(non account holder)</i>	
Collection Item	\$20.00
Debit / Credit Card Replacement	\$ 5.00
Deposit / Credit Verification	\$ 5.00
Inactive / Dormant Account	\$ 5.00
<i>(regular account fee plus)</i>	
Internet Banking	FREE
<i>(per statement cycle)</i>	
Online Bill Pay	\$ 7.00
<i>(per statement cycle)</i>	
IRA Transaction in other institution	\$25.00
IRA / SEP Termination	\$50.00
<i>(within 6 months)</i>	
Legal Process Handling	\$75.00
<i>(levies, garnishments, subpoenas)</i>	
Official Checks	\$5.00
Non-sufficient Funds	\$35.00
Research Fee	\$20.00
<i>(per hour)</i>	
Stop Payment	\$30.00
<i>(per item)</i>	
Traveler's Cheques	\$ 2.00
<i>(per \$100)</i>	
Wire Transfer	
<i>(Outgoing Customer)</i>	\$15.00
International Wire Fee	\$75.00
Night Drop / Lock Bags	\$25.00
Check Printing Fee <i>(fee depends on style and quantity ordered)</i>	
Instant Statement Fee	\$ 3.00
Statement Recreation with Images	\$10.00