

FEE SCHEDULE



P.O. Box 797, Talladega, AL 35161
(256) 362-2334

Effective May 12, 2025

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$10.00 will be charged per item for covering overdrafts created by items such as: a check, in-person withdrawal, transfer or payment to another account, ATM withdrawal, debit card transaction, ACH debit, bill payment transaction, or other electronic means.

Insufficient Funds Fee, Per Returned Item (No maximum charge per business day)**	\$10.00
Overdraft Fee, Per Item Paid (Maximum of \$50 charged per business day)*	\$10.00
Overdraft Protection Service - Auto Transfer (from checking, savings, or loan)	\$5.00
Stop Payment Order	\$30.00
Chargeback, Per Item (Listed as "Dep Item Ret Chrg" on Statement)	\$6.00
One-Time Duplicate/Instant Paper Statement	\$2.00
Special Statement (off regular cycle)	\$3.00
Copies of Checks or Deposits - Single Item	\$1.00
Items Requiring Research, Per Hour	\$30.00
Statement Balancing, Per Hour	\$30.00
Wire Transfer - Domestic (incoming or outgoing)	\$20.00
Wire Transfer - International (incoming or outgoing)	\$50.00
Night Depository Bag With Lock/Keys	\$35.00
Inactivity Fee (Inactivity is defined as having no deposits, excluding interest, or withdrawals in 12 months on your checking or savings account. Preauthorized debits or drafts are not considered to be activity.)	\$4.00
Excess Activity Fee - Savings	\$5.00
Excess Activity Fee - Money Market	\$10.00
Cashier's Checks or Official Checks	\$4.00
Garnishment or Tax Levy	\$50.00
Account Verification For Third Party	\$5.00
Photocopy, Per Copy	\$1.00
Debit/Credit Card Replacement Fee - (There may be a fee associated with the replacement of your debit card or credit card, depending on the reason for the replacement. We do not charge for cards that are no longer working, or that need to be replaced due to fraud.)	\$10.00
Debit/Credit Card Rush Delivery - Additional Fee	\$35.00
Counter Checks, Per Sheet	\$4.00

*Overdraft Services, Overdraft Privilege, do not apply to Right Track Checking. While a Right Trac Checking account will not incur an Overdraft Fee, other fees may apply and it is possible for the account to have a negative balance. **Insufficient Funds Fee may also be referred to as Nonsufficient Funds Fee (NSF) or Returned Item Fee.