

**FEE SCHEDULE**

**Peoples Bank of Alabama**  
**1912 Cherokee Ave SW**  
**Cullman, Alabama 35055**  
**(877)788-0288**  
**peoplesbankal.com**

Effective as of January 1, 2022

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

Check printing fees vary by the style of check ordered.

|  |                |
|--|----------------|
| <b>OVERDRAFT FEE or RETURNED ITEM FEE:</b> .....   | <b>\$22.00</b> |
| An OVERDRAFT FEE of \$22.00 will be assessed for each item that is presented or re-presented and paid against insufficient funds. A RETURNED ITEM FEE of \$22.00 will be assessed for each item presented or re-presented and returned unpaid. OVERDRAFT (Paid Items) or RETURNED ITEM FEES are imposed for overdrafts created by check or drafts, in-person withdrawal, ATM withdrawal, or other electronic means. The maximum OVERDRAFT (Paid Item) fees is \$176.00 per day on consumer accounts. If an item should create an overdraft of \$10.00 or less, no fees are assessed. Individual items that are \$1.00 or less will not be assessed an overdraft fee. |                |
| An Overdraft Continuation Fee will be charged every 5th business day the account is consecutively overdrawn (OD). Maximum Overdraft Continuation Fee is \$30.00 during each consecutive OD period.   | \$5.00         |
| Stop Payment per check or debit  | \$25.00        |
| Staff Assisted Telephone Transfer (Transfers completed via on-line banking or telephone banking are free)  | \$5.00         |
| Research per Hour (Minimum charge 1 hour)  | \$20.00        |
| Research per copy  | \$1.00         |
| Statements on Compact Disk (maximum 12 months statements per disk)   | \$30.00        |
| Domestic Wire Transfer (incoming/outgoing)   | \$15.00        |
| International Wire Transfer (incoming/outgoing)  | \$45.00        |
| Official Checks (service for Peoples Bank customers only)  | \$5.00         |
| Collection Item (additional fees may be imposed by paying bank)  | \$20.00        |
| Replacement Debit Cards  | \$5.00         |
| Dormant Account Fee per Month when balance falls below \$500. Checking accounts will be considered inactive (dormant) after 6 months of no activity. Savings accounts will be considered inactive (dormant) after 18 months of no activity. Youth Savings accounts are excluded from this fee.   | \$10.00        |
| Temporary Statement (staff assisted)   | \$2.00         |
| Paper Statement mailed (per statement)   | \$4.00         |
| eStatement   | \$0.00         |
| Returned Deposited Item (per check/item)   | \$6.00         |
| ATM Withdrawal (from ATM not owned by Peoples Bank)  | \$1.00         |
| ATM Transfer (from ATM not owned by Peoples Bank)  | \$1.00         |
| ATM Inquiry (from ATM not owned by Peoples Bank)   | \$1.00         |
| Account Closing (within 180 days of opening a checking or savings)   | \$35.00        |
| Account Reconciliation Assistance (per hour)   | \$15.00        |
| Legal Processing (levies and garnishments per order)   | \$50.00        |
| Secure Advantage Checking package (OPTIONAL add-on feature) per month  | \$7.50         |