

**FEE SCHEDULE**

**PEOPLES BANK OF ALABAMA**  
**1912 CHEROKEE AVE SW**  
**CULLMAN, Alabama 35055**  
**(877)788-0288**  
**www.peoplesbankal.com**

Effective as of January 1, 2018

**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 paid against insufficient funds. A RETURNED ITEM FEE of \$22.00 will be assessed for each item 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 \$132.00 per day on consumer accounts. If an item should create an overdraft of \$10.00 or less, no fees are assessed.	
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)	\$10.00
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)	\$3.00
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

