

Common Features/Fee Schedule

Effective July 1st, 2025

Account Rates – Please refer to our separate rate disclosure within the online account opening system for current interest rate and annual percentage yield information.

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Check Printing: (fee depends on style of check ordered).

Temporary Checks: (per package) \$2.00.

Foreign ATM card used at the State Bank of Whittington's ATM: \$5.00 per transaction.

ATM PIN reissue: \$5.00 per reissue.

An account is dormant if for six months you have made no deposits or withdrawals to the account.

Dormant account fee: \$5.00 per statement cycle.

This fee is charged each statement cycle. Applies to Checking Accounts.

An account is inactive if for one year you have made no deposits or withdrawals to the account.

Inactive account fee: \$5.00 per calendar month.

This fee is charged each calendar month. Applies to Savings Accounts.

Garnishments and Levies: \$50.00 Plus Attorney fees

Overdrafts – each overdraft paid: \$33.00

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.

Nonsufficient funds (NSF) – each: \$33.00

Special statement cutoff: \$3.00

Statement reprint: \$3.00

Account activity printout: \$3.00

Account balance assistance: \$25.00 per hour (\$25.00 minimum)

Account research: \$25.00 per hour (\$25.00 minimum)

License plate stickers (Sesser and Christopher Branches Only): \$9.50 per sticker

Stop payments – Specific items: \$38.00 each.

Stop payments – ACH payments: \$38.00 each.

Telephone transfer fee (with bank personnel assistance): \$10.00 per transfer.

Wire Transfers:

Outgoing: \$45.00

Incoming: \$35.00

Foreign Outgoing: \$150.00

Foreign Incoming: \$75.00

Collections: \$25.00 per item

Coupon Book replacement: \$10.00 per book

Fax Services:

First page: \$3.50

Additional pages: \$1.00 per page

Incoming pages: \$1.00 per page

Safe Deposit Boxes – Per Year:

3 X 5: \$40.00

3 X 10: \$55.00

5 X 10: \$70.00

10X10: \$100.00

Lost key replacement: \$25.00 per key

Lock Box late fee: \$10.00 per month (after 30 days late)

Lock Box Drilling: \$50.00 plus cost of Locksmith.

Bank Locked bags: \$25.00

Bank Zipper bags: \$5.00

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawal from a time deposit account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.