

## Schedule of Personal Service Fees

Effective Date: 1/1/2021

### PERSONAL SERVICE FEES

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 \$36.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Account Activity Statement Printout	\$3.00	Per Statement
Account Research or Statement Balancing Assistance – 1 Hour Minimum	\$30.00	Per Hour
Charge Back / Return Deposited Item	\$10.00	Per Item
Charge Off	\$25.00	Per Account
Collection Item - Domestic	\$20.00	Per Item
Collection Item - International – Plus Correspondent Bank Fee	\$50.00	Per Item
Credit Verification	\$5.00	Per Verification
Early Account Closure ( <i>within 60 days of account opening</i> )	\$25.00	Per Account
Escheatment to the State of Georgia	\$60.00	Per Account
Garnishment Processing	\$100.00	Per Garnishment
Non-Sufficient Funds (NSF) Paid or Returned Item – Consumer Accounts Only	\$180.00	Maximum Daily Fee
Non-Sufficient Funds (NSF) Paid or Returned Item*	\$36.00	Per Item
Non-Customer Cashing Heritage Bank Check over \$100	\$3.00	Per Check
Official Check	\$10.00	Per Check
Online Banking Bill Pay Returned Item	\$25.00	Per Item
Overdraft Protection from Deposit Account	\$5.00	Per Transfer
Overdraft Protection from Home Equity Line of Credit	\$5.00	Per Transfer
Photocopies of a Check	\$1.00	Per Item
Replacement of Heritage Bank VISA Check Card	\$5.00	Per Instance
Safe Deposit Box Annual Rent 3 x 5	\$40.00	Per Year
Safe Deposit Box Annual Rent 3 x 10	\$65.00	Per Year
Safe Deposit Box Annual Rent 5 x 10	\$80.00	Per Year
Safe Deposit Box Annual Rent 10 x 10	\$135.00	Per Year
Safe Deposit Box Drilling	\$150.00	Per Instance
Safe Deposit Box Key Replacement	\$25.00	Per Key
Statement – Paper Copy reprint	\$3.00	Per Copy
Stop Payment	\$36.00	Per Item
Tax Levy Processing	\$100.00	Per Levy
Telephone Transfer	\$5.00	Per Transfer
Wire Transfer – Incoming Domestic	\$25.00	Per Wire
Wire Transfer – Incoming International	\$65.00	Per Wire
Wire Transfer – Outgoing Domestic	\$25.00	Per Wire
Wire Transfer – Outgoing International	\$65.00	Per Wire

\*A Non-Sufficient Funds (NSF) item may be created by check, in-person withdrawal, ATM Withdrawal, or other electronic means.

## Schedule of Commercial Deposit Service Fees

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### **COMMERCIAL DEPOSIT SERVICE FEES**

#### **ACCOUNT ANALYSIS FEES**

ACH Origination Base Fee	\$25.00	Per Month
ACH Origination Batches	\$5.00	Per Batch
ACH Origination Items	\$0.10	Per Item
Business eBanking Online	\$25.00	Per Month
Cash Deposited	\$0.25	Per \$100
CD-ROM Monthly Base	\$25.00	Per CD
Check Paid	\$0.15	Per Item
Currency Purchased (Currency Straps)	\$0.25	Per \$100
Currency Purchased (Rolled Coin)	\$0.15	Per Roll
Deposit	\$0.30	Per Deposit
Deposited Item	\$0.15	Per Deposited Item
FDIC Insurance Assessment	\$0.13	Per \$100
Incoming ACH Credit	\$0.25	Per Item
Incoming ACH Debit	\$0.15	Per Item
Negative Collected Balance	P + 3%	Prime + 3%
Non-Sufficient Funds (NSF) Paid or Returned Item*	\$36.00	Per Item
Positive Pay Monthly Base	\$25.00	Per Account
Remote Deposit Capture Monthly Base	\$25.00	Per Month
Return Deposited Item	\$10.00	Per Item
Stop Payment	\$36.00	Per Item
Wire Transfer – Incoming Domestic	\$25.00	Per Wire
Wire Transfer – Incoming International	\$65.00	Per Wire
Wire Transfer – Outgoing Domestic	\$25.00	Per Wire
Wire Transfer – Outgoing International	\$65.00	Per Wire

#### **MISCELLANEOUS COMMERCIAL FEES *(could be explicit and may not be offset by ECR)***

Account Activity Statement Printout	\$3.00	Per Statement
Account Research or Statement Balancing Assistance – 1 Hour Minimum	\$30.00	Per Hour
Charge Off	\$25.00	Per Account
Collection Item – Domestic	\$20.00	Per Item
Collection Item - International	\$50.00	Per Item
Credit Verification	\$5.00	Per Verification
Deposit Correction	\$5.00	Per Correction
Early Account Closure (within 60 Days of Account Opening)	\$25.00	Per Account
Escheatment to the State of Georgia	\$60.00	Per Account
Non-Customer Cashing Heritage Bank Check over \$100	\$3.00	Per Check
Overdraft Fee (Daily – After 5 Days) – Maximum \$125	\$5.00	Per Day
Official Check	\$10.00	Per Check
Online Banking Bill Pay Returned Item	\$25.00	Per Item

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## Schedule of Commercial Deposit Service Fees

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### **MISCELLANEOUS COMMERCIAL FEES** *(could be explicit and may not offset by ECR)*

Overdraft Protection from Business Line of Credit	\$5.00	Per Transaction
Overdraft Protection from Deposit Account	\$5.00	Per Transaction
Photocopies of a Check	\$1.00	Per Check
Replacement of Heritage Bank VISA Check Card	\$5.00	Per Instance
Safe Deposit Box Annual Rent 3 x 5	\$40.00	Per Year
Safe Deposit Box Annual Rent 3 x 10	\$65.00	Per Year
Safe Deposit Box Annual Rent 5 x 10	\$80.00	Per Year
Safe Deposit Box Annual Rent 10 x 10	\$135.00	Per Year
Safe Deposit Box Key Replacement	\$25.00	Per Key
Safe Deposit Box Drilling	\$150.00	Per Instance
Special Handling Item	\$10.00	Per Item
Tax Levy	\$100.00	Per Levy
Telephone Transfer	\$5.00	Per Transfer

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## Schedule of Commercial Deposit Service Fees (Money Service Business – MSB)

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### Monthly Money Service Business (MSB) Monitoring Fee:

Per account relationship depends on check cashing & MSB service volume	\$500.00	Minimum per account
\$0 - \$500,000	\$500.00	Minimum per account
\$500,001 - \$1,000,000	\$1,000.00	Minimum per account
>\$1,000,000	\$1,500.00	Minimum per account

### Additional Requirements:

MSB Reserve Requirement – Minimum \$25,000 up to \$100,000. CD Reserve is based on the monthly monitoring fee.

\$500.00 = \$25,000 CD

\$1,000.00 = \$50,000 CD

\$1,500.00 = \$100,000 CD

### Other Additional Requirements:

**Yearly Compliance Review Required for MSB at cost of audit.**

**Must Utilize Remote Deposit Capture (RDC) for all check deposits.**

**Must Utilize Armored Car Service (ACS) for cash delivery. The Contract will be between the Customer and ACS directly.**

**All other Commercial & Analysis Fees will apply to the MSB account when any of the services are utilized.**

### Base Account Fees

MSB Non-refundable application fee	\$500.00	Per Application
MSB Remote Deposit Base Fee	\$75.00	Per Month
MSB Lottery Account Base Fee	\$15.00	Per Account
MSB Monthly Operating Account	\$150.00	Per Month

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