

CHECKING ACCOUNT

Personal		Minimum deposit to Open	Minimum balance required to avoid monthly fees	Monthly fee charges	Does this type pay interest?	Account Specifics
	E Checking	\$100.00	No Monthly Minimum Balance is Required	None	No	You must be signed up to receive your statement electronically with Estatements. Also, there is no charge for Internet Banking Bill Pay.
	Regular Checking	\$100.00	\$500.00	if your balance falls below \$500 = \$6 below \$250 = \$7	No	This is a plain regular checking account.
	FSSB Club Standard	\$100.00	No Monthly Minimum Balance is Required	\$7.00	No	Individual Accidental Death Ins of \$10,000. Free Plain Blue Single checks are provided (no extras added) No fees charged for purchase of Cashiers Checks or Money Orders.
	FSSB Club Family	\$100.00	No Monthly Minimum Balance is Required	\$9.00	No	Family Accidental Death Ins of \$30,000. Free Plain Blue Single checks are provided (no extras added) No fees charged for purchase of Cashiers Checks or Money Orders. 5 free copies each month.
	Privilege Checking	\$100.00	No Monthly Minimum Balance is Required	None	No	Only for customers 60 or over. Unlimited check writing. Free Club Checks (nothing extra added) 10% discount of Safe Box Rental. No fees charged for purchase of Cashiers Checks, Money Orders or Stop Payments.
	Regular Super Now	\$1,000.00	daily balance of \$1,000.00	\$10.00 if falls below \$1,000.00	Yes	Interest is compounded and credited to your account monthly.
	Super Now Prime	\$2,500.00	daily balance of \$2,500.00	\$10.00 if falls below \$2,500.00	Yes	Interest is compounded and credited to your account monthly.
	Money Market	\$1,000.00	daily balance of \$1,000.00	\$10.00 if falls below \$1,000.00	Yes	You are allowed a maximum of 6 withdrawals per month. You are unlimited on how many deposits you can make. Interest is compounded and credited to the account monthly.
	Money Prime	\$2,500.00	daily balance of \$2,500.00	\$10.00 if falls below \$2,500.00	Yes	You are allowed a maximum of 6 withdrawals per month. Unlimited deposits. Interest is compounded and credited to the account monthly.
Business						
	Small Business Account	\$100.00	No Monthly Minimum Balance is Required	\$10 monthly fee	No	A maximum of 100 checks per month is allowed. A fee of .20 per check will be charged after the monthly 100 check limit.
	Business Account	\$100.00	No Monthly Minimum Balance is Required	\$7.50 monthly fee is charged including any analysis fees	No	This account is on Analysis.
Savings						
	Savings	\$100.00	daily balance of \$50.00	\$1.00 if falls below \$50.00	Yes	A maximum of 3 withdrawals per month is allowed. A fee of \$1.00 per withdraw will be charged after the monthly 3 withdrawal limit.

FIRST SOUTHERN STATE BANK

www.fssbank.com

Fee Schedule

The following fees may be assessed against your account

ATM/Debit Card Fees at Non-Proprietary ATMs

ATM Cash Withdrawal \$1.00

Replacement or Lost Debit Card \$10.00

Bank Check Fees

Cashier's Check (customer) \$3.00

Money orders (customer) \$2.00

Check Cashing

Check Cashing (non customer) \$5.00

Check Printing Fees Fees depend on the style of check ordered

Dormant Account Fees \$1.00

Dormant Account Monthly Fee starting 365 from last activity

NSF FEES and OVERDRAFT FEES \$32.00

These fees apply to any item that is returned (Non-Sufficient Funds) and any item that is paid (Overdrafts).

Miscellaneous Account Fees

Account balancing per hour \$10.00

Account research per hour \$20.00

Collection Items fee outgoing \$10.00

Collection Items fee incoming \$5.00

Photocopy per page \$2.00

Safe Deposit Box Fees Box sizes and prices vary within the branch

Lost Key fee \$25.00

Drilling fee \$125.00

Stop Payment Fees all items \$32.00

Wire Transfers

Domestic wire out \$35.00

International wire out \$50.00

Loan Proceeds wired out \$15.00

Garnishment or Levy \$50.00

Privilege OD Fees \$32.00

OTHER BANKING SERVICES

CERTIFICATES OF DEPOSIT	We can structure a certificate of deposit from 91 days to 60 months to fit your needs. We offer competitive fixed-rate certificates. For your convenience certificates may be renewed automatically and FDIC insured.
INDIVIDUAL RETIREMENT ACCOUNTS	A special savings plan that lets you put aside money you earn today to be used later for retirement. Depending on your income, your tax liability on these funds may be deferred. Call us for details or for assistance in having an existing IRA transferred to FSSB.
TELEPHONE BANKING	This service enables you to receive important information about your accounts 24 hours a day, seven days a week, from any touch tone telephone. Simply dial 256-437-0444 or 888-437-0444 and follow the voice-automated instructions.
INTERNET BANKING	With our easy-to-use-site, through any computer with Internet access, you will be able to view your accounts online at no charge. Additional tools, features and functionality, give you a more convenient way to bank, any time, anywhere. www.fssbank.com
bill pay with iPay	iPay is an additional tool you can sign up for online.
ZELLE	This new feature added to internet banking will allow you to send money to someone electronically.
CASH MANAGEMENT	This is offered to our customers who want the ability to move money to and from different financial institutions.
MOBILE BANKING	If you enjoy the convenience of internet banking, but you need to be more mobile: we have an app for that! After getting your confirmation number from your internet banking account you can download our FSSBank app in iTunes or Google.
MOBILE DEPOSIT	Save time and gas money by simply taking a photo of the front and back of your check to make your deposit straight from your mobile device.
DEBIT CARD	Debit Mastercard gives you a faster, more convenient way to buy the products and services you need. Plus, Debit Mastercard performs all the functions of an ATM Card. It's the checking-withdrawing-transferring funds card all in one.
FRAUD PROTECTION	We have added Falcon Fraud Monitoring to enable you to better monitor your debit card activity.
CARD MANAGEMENT	Take full control of your First Southern debit cards within our Mobile Banking app! Card Management places the complete control over when, where, and how your card is used in your pocket. MyCardRules gives you the certainty and security you need.
ESTATEMENTS	Go Paperless! You can now sign up to receive your statement online.
AUTOMATIC TRANSFERS	You may authorize automatic, regularly scheduled transfers of money from your checking account to help build savings accounts, IRAs or to pay loans. It's easy and it's no charge. Restrictions may apply to certain savings and money market accounts.
DIRECT DEPOSIT	We can automatically deposit your regular social security, payroll, retirement checks, military, or corporate. Deposit into your account for your security and convenience.
NIGHT DEPOSITORY	This convenient after-hours service is available to all of our customers at no charge. Just place your transaction in the envelope provided, drop it in the depository and we'll mail you a receipt.
CREDIT CARD	FSSB is proud to introduce our new Alabama Bankers endorsed Visa credit card provider TCM.
SAFE DEPOSIT BOX	We have a safe deposit box to fit your needs. For as little as \$.05 a day your valuables are safe, yet easily accessible to you.