

**RESEARCH AND ADMINISTRATION**

Research By Hour .....\$25.00  
Account Reconciliation By Hour .....\$25.00

**Statement Reprint:**

First three months.....FREE  
Charge per statement up to 12 months.....\$5.00  
Statement on CD with a minimum  
of one year .....\$25.00

**SAFE DEPOSIT BOXES**

Replacement of Lost Key .....\$ 25.00  
Drilling Fee .....\$150.00

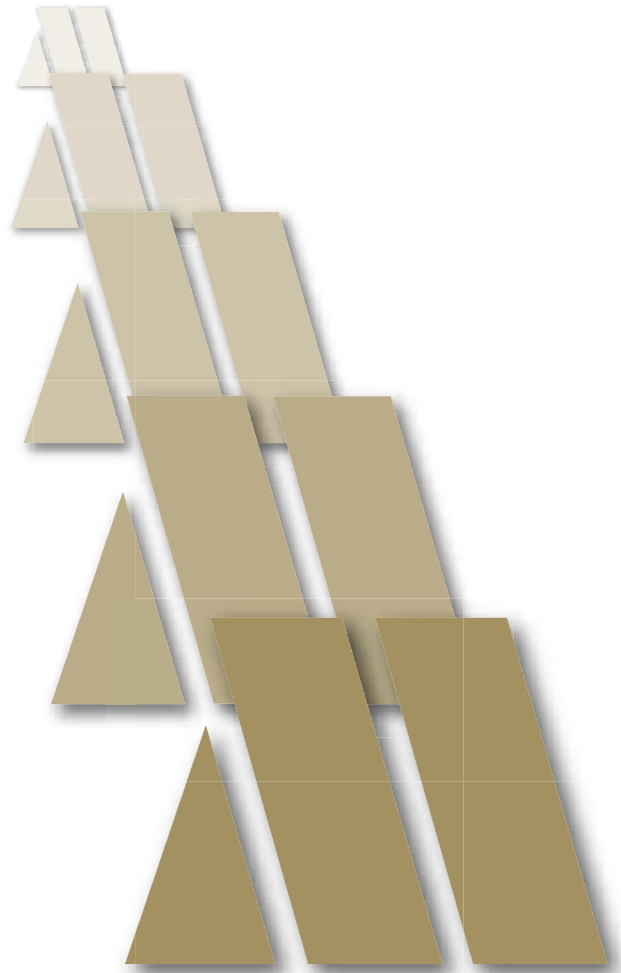
**Annual Charges:**

3 x 5.....\$ 20.00  
3 x 10.....\$ 35.00  
5 x 10.....\$ 60.00  
10 x 10.....\$110.00

**OTHER SERVICES**

Night Deposit Lock Bags .....\$45.00  
Notary Public Service .....\$ 2.00  
All service charges and special charges may be debited directly  
against account balances.  
Any service charge is subject to change 30 days after notice of  
the change is delivered to you.

# SERVICE CHARGE SCHEDULE



## Way Better Banking

**Cullman Office**  
900 Second Ave., S.W.  
Cullman, AL 35055  
(256) 734-8110

**Hanceville Office**  
906 Main Street, N.E.  
Hanceville, AL 35077  
(256) 734-8110

**Highway 157 Office**  
4855 Alabama Highway 157  
Cullman, AL 35058  
(256) 734-8110

**Fairview Office**  
44 Butler Street  
Cullman, AL 35058  
(256) 734-8110

**Arab Office**  
1096 N. Brindlee Mtn. Pkwy.  
Arab, AL 35016  
(256) 931-2705



**(800) 840-4458**



# Merchants Bank

of Alabama Member FDIC

[www.merchantsbankal.com](http://www.merchantsbankal.com)

# MERCHANTS BANK OF ALABAMA

## PRODUCTS AND SERVICES

### MERCHANTS WAY BASIC

Minimum Balance to Open .....\$100.00  
 Enroll in e-statement and avoid \$3 monthly paper statement fee

### MERCHANTS WAY VALUE

Minimum Balance to Open .....\$100.00  
 Monthly Maintenance Charge .....\$ 5.00  
 Enroll in e-statement and avoid \$3 monthly paper statement fee

### MERCHANTS WAY PREMIUM

Minimum Balance to Open .....\$1500.00  
 Interest Rate\*\* .....Variable  
*Interest paid on collected balances of \$1500 or above*  
 Monthly Maintenance Charge  
 Daily Balance below \$1500 .....\$ 8.00

### BUSINESS ANALYSIS CHECKING

Minimum Balance to Open .....\$100.00  
 Maintenance Charge .....Analysis  
 Monthly Minimum Maintenance Charge .....\$ 8.00  
 Checks/Debits Paid .....\$ .13  
 Deposits Posted .....\$ .20  
 Per Item Deposited .....\$ .06  
*(An earnings credit based on current market rates will be applied to these charges.)*

### BUSINESS NOW ACCOUNT

Minimum Balance to Open .....\$1,000.00  
 Interest Rate\*\* .....Variable  
 Maintenance Charge:  
 Daily Balance Below \$1,000 .....\$ 8.00

*This account is analyzed like Business Analysis Checking although interest is paid on the collected balance. This account is only available for sole proprietorships.*

### SMALL BUSINESS ACCOUNT

Minimum Balance to Open .....\$100.00  
 Maintenance Charge .....FREE  
*Must maintain a daily balance of \$500 or an average monthly balance of \$1500*  
 Maintenance Charge if below balance requirements .....\$ 15.00  
 500 items processed per month .....FREE  
 Per item charge over 500 items .....\$ .25

### PRIME STATEMENT SAVINGS

Minimum Balance to Open .....\$10,000.00  
 Monthly Maintenance Charge:  
 Daily Balance \$10,000.00 and above .....FREE  
 Daily Balance Below \$10,000.00 .....\$ 25.00  
 2 Withdrawals Per Month .....FREE  
 Fee for each additional withdrawal .....\$ 5.00  
 Interest Rate\*\* .....Variable  
*Interest paid on collected balances of \$100 or above*  
 Statement frequency .....Monthly

*\*\*The interest rate is determined by Merchants Bank of Alabama and is subject to periodic adjustment.*

### STATEMENT REGULAR

Minimum Balance to Open .....\$100.00  
 Quarterly Maintenance Charge:  
 Daily Balance \$100.00 and above .....FREE  
 Daily Balance Below \$100.00 .....\$ 5.00  
 6 Withdrawals Per Quarter .....FREE  
 Fee for each additional withdrawal .....\$ 1.00  
 Interest Rate\*\* .....Variable  
*Interest paid on collected balances of \$100 or above (Compounded Quarterly)*  
 Statement Frequency .....Quarterly

### STATEMENT JUNIOR

Minimum Balance to Open .....\$ 5.00  
 6 Withdrawals Per Quarter .....FREE  
 Fee for each additional withdrawal .....\$ 1.00  
 Interest Rate\*\* .....Variable  
*Interest paid on collected balances of \$100 or above (Compounded Quarterly)*  
 Statement Frequency .....Quarterly

### COLLECTIONS

Outgoing Collections .....\$ 25.00  
 Incoming Collections .....\$ 25.00  
 International Item Collection .....\$ 50.00

### Cashier's Checks

Customers .....\$ 5.00  
 Non-Customers .....\$ 10.00

### Wire Services

Incoming Wire .....\$ 10.00  
 Incoming International Wire .....\$ 40.00  
 Outgoing Wire .....\$ 20.00  
 Outgoing International Wire .....\$ 60.00

### AUTOMATIC TELLER MACHINE (ATM)

Transactions at a Merchants Bank of Alabama ATM .....FREE  
 Transactions through other networks:  
 Withdrawals .....FREE  
 Transfers .....\$ 1.00

### DEBIT CARD

First Merchants Bank Logo Card .....FREE  
 Special Image Debit Card .....\$ 10.00  
 Replacement Debit Card .....\$ 10.00

### ELECTRONIC BANKING

Bill Payer .....FREE  
 E-Statement .....FREE  
 Mobile Banking .....FREE  
 Internet Banking .....FREE

### TELEPHONE BANKING

Easy Access (256-737-8888 or 877-737-9888) .....FREE

### DORMANT CHECKING ACCOUNTS

If no activity for 1 year .....\$10.00 per Month

### DORMANT SAVINGS ACCOUNTS

If no activity for 1 year .....\$10.00 per Quarter

### MISCELLANEOUS FEES

Returned Item Fee .....\$ 25.00  
 Overdraft Item Fee .....\$ 25.00  
 Stop Payment .....\$ 25.00  
 Return Deposited Item Fee .....\$ 5.00  
 New Account Closed Within 180 Days of Opening .....\$ 25.00