

# Common Features

## (Limits and Fees)

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Sweet Water State Bank  
31385 AL HWY 10  
Sweet Water, AL 36782  
(334) 994-4113

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

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

Nonsufficient funds (NSF) fee - each returned item/payment	\$35.00
Nonsufficient Funds (NSF) Fees - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, you agree that we can charge you an NSF fee for paying or returning the payment. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.	
Overdraft fee - each overdraft paid	\$2.00
Daily overdraft fee for each business day the account is overdrawn	per business day
Return Item Fee	\$2.00
Items returned to your account by another Financial Institution as insufficient or uncollected	per item
Stop Payment Fee	\$35.00
	per item
Dormant account fee	\$10.00
No activity within a 12 month period	per month
Telephone Inquiry Fee	\$2.00
Calls to inquire on accounts not using the Automated Telephone Inquiry System	per call
Counter Checks	\$2.00
	per check
ATM/Debit Card Replacement Fee	\$10.00
	per card
Excessive Withdrawal Fee	\$3.00
For Certain Account Types	each transaction
Early Account Closure Fee	\$10.00
If opened and closed within 60 days. Applies to Christmas Magic account if closed prior to the end of the Club year.	
Special Statement	\$5.00

Statement Reprint	per statement
Snapshot Statement	\$1.00 per request
Fax Machine	\$3.50
Collections	\$10.00 each item
Subpeona and Levies	\$75.00 each
Account Balancing Fee One hour minimum	\$50.00 per hour
Research Fee	\$50.00
Incoming Wire Fee	\$10.00 per wire
Outgoing Wire Fee Domestic Only	\$20.00 per wire
Money Order Fee up to \$500.00	\$3.00
Money Order Fee \$500.01 to \$1,000.00	\$4.00
Money Order Fee \$1,000.01 and greater	\$5.00
Safe Deposit Box Drilled Box Fee	\$250.00 per box
Safe Deposit Box Lost Key Fee	\$25.00 per key
Safe Deposit Box Replace Lock Fee	\$75.00 per box