

PERSONAL ACCOUNTS	MINIMUM DEPOSIT TO OPEN	MINIMUM BALANCE REQUIRED TO AVOID FEES	MONTHLY SERVICE CHARGES	DOES THIS ACCOUNT PAY INTEREST?	ACCOUNT FEATURES
E CHECKING	\$100.00	No Monthly Minimum Balance is Required	No Charge	No	Receive Monthly Statements electronically.
REGULAR CHECKING	\$100.00	Daily Balance of \$500.00	If Your Daily Balance Falls Below \$500 = \$6 Below \$250 = \$7	No	Receive Monthly Paper statements.
FSSB CLUB CHECKING	\$100.00	No Monthly Minimum Balance is Required	\$7.00	No	AD & D Insurance of \$10,000. Free Single Bank Logo Checks. No Charge for Cashiers Checks or Money Orders.
FSSB CLUB FAMILY CHECKING	\$100.00	No Monthly Minimum Balance is Required	\$9.00	No	AD & D Insurance of \$30,000. Free Single Bank Logo Checks. No Charge for Cashiers Checks or Money Orders.
PRIVILEGE CHECKING	\$100.00	No Monthly Minimum Balance is Required	No Charge	No	For Customers 60 & over. Unlimited Check Writing. Free Single Bank Logo Checks. 10% Discount on Safe Deposit Box. No Charge for Cashiers Checks or Money Orders.
REGULAR SUPER NOW	\$1,000.00	Daily Balance of \$1,000.00	If Your Daily Balance Falls Below \$1,000.00 = \$10.00	Yes	Interest Compounded and Credited Monthly.
SUPER NOW PRIME*	\$2,500.00	Daily Balance of \$2,500.00	If Your Daily Balance Falls Below \$2,500.00 = \$10.00	Yes	Interest Compounded and Credited Monthly.
MONEY MARKET*	\$1,000.00	Daily Balance of \$1,000.00	If Your Daily Balance Falls Below \$1,000.00 = \$10.00	Yes	Unlimited Deposits. Up to 6 Withdrawals per Statement Period. Interest Compounded and Credited Monthly.
MONEY PRIME*	\$2,500.00	Daily Balance of \$2,500.00	If Your Daily Balance Falls Below \$2,500.00 = \$10.00	Yes	Unlimited Deposits. Up to 6 Withdrawals per Statement Period. Interest Compounded and Credited Monthly.
BUSINESS ACCOUNTS					
SMALL BUSINESS	\$100.00	No Monthly Minimum Balance is Required	\$10.00	No	Up to 100 debits per Statement Period. A 20¢ fee will be charged for each item after 100.
BUSINESS	\$100.00	No Monthly Minimum Balance is Required	\$7.50	No	Additional Analysis Fees: •12¢ per check paid •10% Reserve Requirement •10¢ per deposit •2¢ per local item deposited •Prime + 2% Negative Collective Balance Charge
SAVINGS ACCOUNTS					
SAVINGS*	\$100.00	Daily Balance of \$50.00	If Your Daily Balance Falls Below \$50.00 = \$1.00	Yes	Up to 3 withdrawals per Statement Period. A \$1.00 fee will be charged per Withdrawals after 3.

*Also available for Business Accounts

Fee Schedule

The following fees may be assessed against your account.

ATM/Debit Card Fees at Non-Proprietary ATMs	
ATM Cash Withdrawal	\$1.00
Instant Issue Debit Card	\$10.00
Cashiers Check (customer)	\$3.00
Money Orders (customer)	\$2.00
Check Printing Fees	Fees depend on the style of check ordered
Dormant Account Fees	\$1.00
Dormant Account Monthly Fee starts 365 days from last activity	
Overdraft Fees	
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).	
Privilege Overdraft Fees	\$32.00
Return Deposit Item	\$1.00
One-Time ACH	\$10.00
Miscellaneous Account Fees	
Account Research per hour	\$20.00
Collection Items Fee Outgoing	\$10.00
Collection Items Fee Incoming	\$5.00
Copy of Account Statement	\$2.00
Safe Deposit Box Fees	
Box sizes and prices vary within the branch	
Lost Key Fee	\$150.00
Drilling Fee	\$150.00
Stop Payment Fees (all items)	\$32.00
Wire Transfers	
Outgoing Domestic Wire Transfer	\$35.00
Outgoing International Wire Transfer	\$50.00
Outgoing Wire Transfer of Loan Proceeds	\$35.00
Foreign Currency Exchange (Flat Rate)	\$10.00
Garnishment or Levy	\$50.00

CERTIFICATES OF DEPOSIT	Grow your money with First Southern's competitive, fixed interest rates. We can structure a certificate of deposit from 91 days to 60 months to fit your saving needs.
INDIVIDUAL RETIREMENT ACCOUNTS	A specialized savings plan designed to set aside earnings today for use during retirement. Depending on individual income, tax liability on these funds may be deferred. For additional details or assistance with transferring an existing IRA to FSSB, please contact the bank.
TELEPHONE BANKING	This service provides convenient access to important account information 24 hours a day, seven days a week, from any touch-tone telephone. To use the system, dial 256-437-0444 and follow the voice-automated instructions.
INTERNET BANKING	An easy-to-use online banking site provides secure access to account information at no charge from any computer with Internet connectivity. Additional tools, features, and functionality offer a more convenient way to manage banking needs anytime and anywhere. Visit www.fssbank.com for access.
BILL PAY WITH IPAY	iPay is an optional online service that can be added through the digital banking platform.
ZELLE	Upon approval for this service, this feature within Internet Banking enables electronic funds to be sent directly to another recipient.
MOBILE BANKING	For those who enjoy the convenience of Internet Banking but require greater mobility, a mobile app is available. The First Southern State Bank app can be downloaded from the App Store or Google Play.
MOBILE DEPOSIT	Save time and bank on-the-go with First Southern's Mobile Banking. Download our free app to your supported mobile device and begin checking your balances and transferring money any time, and anywhere. It's banking made simple, quick, and easy!
TAP TO PAY DEBIT CARD	Debit Mastercard offers a fast, convenient way to make purchases with secure chip technology and tap-to-pay capability. It also functions as an ATM card for balance inquiries, cash withdrawals, and funds transfers.
FRAUD PROTECTION	Fraud Monitoring is present to provide enhanced oversight of debit card activity. This system offers a secure and proactive method for identifying unusual or potentially fraudulent transactions.
DEBIT CARD MANAGEMENT	Full control of First Southern debit cards is available within the Mobile Banking app. Card Management places complete authority over when, where, and how each card is used directly in the user's hands. It also enhances certainty and security by providing customizable controls and real-time protection.
ESTATEMENTS	Go paperless with the option to receive account statements online. Electronic statements provide a secure, convenient, and environmentally friendly alternative to traditional mail.
AUTOMATIC TRANSFERS	Automatic, regularly scheduled transfers can be authorized to move funds from a checking account to build savings accounts, IRAs, or to make loan payments. This service is provided at no charge, though restrictions may apply to certain savings and money market accounts.
DIRECT DEPOSIT	This free service automatically deposits your pay or government check into any of your First Southern checking or savings accounts.
NIGHT DEPOSITORY	This convenient after-hours service is available to all customers at no charge. Simply place the transaction in the envelope provided and drop it in the depository; a receipt will be mailed after processing if requested.
CREDIT CARD	First Southern State Bank is pleased to offer consumer, business, non-profit and municipal credit cards through our partnership with TCM Bank, N.A., a company that specializes in credit card services offered through community banks.
SAFE DEPOSIT BOX	A range of safe deposit box sizes are available to accommodate various storage needs. Valuables are kept securely protected while remaining easily accessible to authorized users.