

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.....	\$3.00
Statement on CD with a minimum of one year	\$25.00

SAFE DEPOSIT BOXES

Replacement of Lost Key	\$15.00
Drilling Fee	\$125.00

Annual Charges:

3 x 5.....	\$16.00
3 x 10.....	\$30.00
5 x 10.....	\$50.00
10 x 10.....	\$100.00

OTHER SERVICES

Night Deposit Lock Bags.....	\$30.00
Notary Public Service.....	\$2.00
Travelers Checks Per \$100.....	\$1.00

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.



Cullman Office 900 Second Ave., S.W. Cullman, AL 35055 (256) 734-8110	Hanceville Office 906 Main St., N.E. Hanceville, AL 35077 (256) 734-8110	Hwy. 157 Office 4855 Alabama Hwy. 157 Cullman, AL 35058 (256) 734-8110
---	--	--

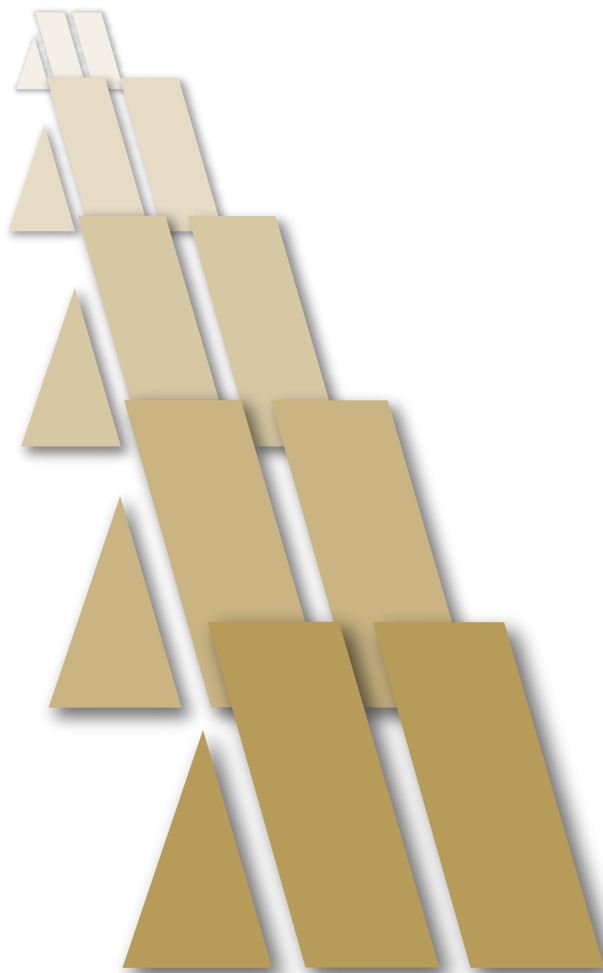
Fairview Office 44 Butler Street Cullman, AL 35058 (256) 734-8110	Arab Office 1096 N. Brindlee Mtn. Pkwy. Arab, AL 35016 (256) 931-2705
---	---

(800) 840-4458



www.merchantsbankal.com

SERVICE CHARGE SCHEDULE



Since 1907

MERCHANTS BANK OF ALABAMA PRODUCTS AND SERVICES

EFFECTIVE NOVEMBER 01, 2013

FREEDOM CHECKING

Initial Deposit.....	\$100.00
Maintenance Charge.....	FREE

CLUB ACCOUNTS

Initial Deposit.....	\$100.00
Monthly Maintenance Charges:	
Club.....	\$8.00
Club Plus.....	\$10.00
*Club Fifty (50 & Over)	
Daily Balance Below \$100.....	\$4.00
Daily Balance Over \$100.....	FREE

*Interest paid on the collected balance of \$1,000 or above.

PRIME REGULAR CHECKING

Initial Deposit.....	\$1,000.00
Interest Rate**.....	Variable
Monthly Maintenance Charge:	
Daily Balance Below \$1,000.....	\$10.00

PRIME INVESTMENT ACCOUNT

Initial Deposit.....	\$5,000.00
Interest Rate**.....	Variable
Monthly Maintenance Charge:	
Daily Balance Below \$5,000.....	\$15.00

PRIME CASH MANAGEMENT ACCOUNT

Initial Deposit.....	\$7,500.00
Interest Rate**.....	Variable
Monthly Maintenance Charge:	
Daily Balance Below \$7,500.....	\$25.00

BUSINESS ANALYSIS CHECKING

Initial Deposit.....	\$100.00
Service Charge.....	Analysis
Monthly Minimum Account Analysis Service 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

Initial Deposit.....	\$1,000.00
Interest Rate**.....	Variable
Cycle Service Charge:	
Daily Balance Below \$1,000.....	\$8.00

**This account is analyzed like business accounts although interest is paid on the collected balance. This account is only available for sole proprietorships and partnerships.)

SMALL BUSINESS ACCOUNT

Initial Deposit.....	\$100.00
Cycle Service Charge.....	FREE
<i>If daily minimum is \$500 or an average monthly balance of \$1,500.</i>	
Cycle Service Charge if below requirements.....	\$15.00
<i>If over 500 items processed per month.</i>	
Item charge.....	\$.25

STATEMENT REGULAR SAVINGS

Initial Deposit.....	\$100.00
Quarterly Maintenance Charge:	
Daily Balance Below \$100.00.....	\$5.00
Withdrawals Over 6 Per Quarter.....	\$1.00
Interest Rate**.....	Variable
<i>(Compounded Quarterly)</i>	
Statement Frequency.....	Quarterly

STATEMENT JUNIOR SAVINGS

No minimum balance required	
Withdraw Over 6 Per Quarter.....	\$1.00
Interest Rate**.....	Variable
<i>(Compounded Quarterly)</i>	
Statement Frequency.....	Quarterly
*Interest paid on the collected balance of \$100.00 or above	

CHRISTMAS CLUB

Initial Deposit.....	\$5.00
Interest Rate**.....	Variable
<i>(Compounded Annually)</i>	
Early Withdrawal.....	\$10.00/ per withdrawal
Statement Frequency.....	Annually

PRIME STATEMENT SAVINGS

Initial Deposit.....	\$10,000.00
Monthly Maintenance Charge:	
Daily Balance Below \$10,000.00.....	\$25.00
Withdrawals Over 2 Per Month.....	\$5.00
Interest Rate**.....	Variable
Statement Frequency.....	Monthly

**The interest rate is determined by Merchants Bank of Alabama and is subject to periodic adjustment. Interest paid on the collected balance.

COLLECTIONS

Outgoing Collections.....	\$5.00
Incoming Collections.....	\$5.00
Cashier's Checks	
Customers.....	\$5.00
Non-Customers.....	\$10.00
Wire Services	
Incoming Wire.....	\$7.50
Outgoing Wire.....	\$12.50
Collections With Securities.....	\$5.00
Coupons Per Envelope.....	\$1.00

AUTOMATIC TELLER MACHINE (ATM)

Transactions at a Merchants Bank of Alabama ATM FREE	
ATM Transactions through other networks:	
Withdrawals.....	\$ 1.00
Transfers.....	\$ 1.00
Inquiries.....	\$.75
ATM (Non-Customer) Foreign Fee.....	\$ 2.50

DEBIT CARD

Debit Card.....	FREE
Replacement ATM/Debit Card.....	\$10.00
Replacement ATM/Debit PIN #.....	\$1.00

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.....	\$5.00 per/Month
--------------------------------	------------------

DORMANT SAVINGS ACCOUNTS

If no activity for 1 year.....	\$3.00 per/Quarter
--------------------------------	--------------------

MISCELLANEOUS FEES

Returned Item Fee.....	\$25.00
Overdraft Item Fee.....	\$25.00
Overdrawn Balance Fee <i>(Every 7 Business Days)</i>	\$5.00
Plus a Daily Periodic Rate .04657%	
Stop Payment.....	\$22.00
Return Deposited Item fee.....	\$3.00
New Account Closed Within 180 Days of Opening.....	\$10.00