



Deposit Account Fees

Checking Account Maintenance Fees Monthly maintenance fees vary based on type of checking account and minimum balance requirements. <i>(Please refer to the bank's Business Checking Options brochure for detailed descriptions of each account.)</i>	
Excess Item Fee – Business Savings Accounts.....	\$1.00 <i>Per pre-authorized transfer in excess of the maximum number permitted per statement cycle.</i>
Excess Item Fee – Business Money Market Accounts.....	\$10.00 <i>Per pre-authorized transfer in excess of the maximum number permitted per statement cycle.</i>
Excess Item Fee - Basic Business Checking Accounts.....	\$1.00 <i>Per check in excess of ten (10) per statement cycle</i>
Excess Item Fee - Advantage Business Checking Accounts.....	50¢ <i>Per paper item in excess of 500 per statement cycle</i>
Stop Payment Fee	\$35.00 Per Request
Deposited Item Returned Fee.....	\$10.00 Per Item
Returned Item Fee.....	\$35.00 Per Item Returned
Overdraft Fee	\$35.00 Per Overdraft
Telephone Transfer.....	\$2.00 Per Request <i>(Completed by a Bank of Botetourt employee)</i>
Dormant Checking Account Fee.....	\$10.00 Per Month <i>(After 1 year of no account activity)</i>
Dormant Savings Account Fee.....	\$10.00 Per Month <i>(After 2 years of no account activity)</i>

FREE Services

Overdraft Protection.....	No Charge
Online Banking.....	No Charge
Online Bill Payment Service.....	No Charge
VISA® Business Check Card.....	No Charge
Commercial VISA Credit Card.....	No Charge
ATM Transactions.....	No Charge <i>(At ATMs owned by Bank of Botetourt or ATMs inside SHEETZ locations only)</i>
Direct Deposit.....	No Charge
24-Hour Telephone Banking.....	No Charge
Notary Service.....	No Charge <i>(For Bank of Botetourt customers)</i>
Medallion Signature Guarantee for transactions up to \$250,000.00	No Charge <i>(For Bank of Botetourt customers)</i>

Check Fees

Check Order Fee varies based on type of checks ordered.	
Certified Check.....	\$10.00 Per Check
Cashier's Check.....	\$5.00 Per Check

Statement Fees

Undeliverable Statement Fee.....	\$3.00 Per Occurrence
Monthly Statement With Check Images.....	\$5.00 Per Month
Copy Of Statement With Check Images.....	\$5.00 Per Statement Copy
Copy Of Statement Without Images.....	\$1.00 Per Statement Copy
Copy Of Single Check Image.....	\$1.00 Per Image Copy

Research Fees

Account Research Fee.....	\$25.00 Per Hour <i>(One Hour Minimum)</i>
Statement Reconciliation Fees.....	\$25.00 Per Hour

Miscellaneous Services

Notary Service.....	\$2.00 Per Request <i>(For non-Bank of Botetourt customers)</i>
Amortization Schedule.....	\$5.00 Per Request
Written Verifications.....	\$15.00 Per Request
Incoming Facsimile.....	\$1.00 Per Page
Outgoing Facsimile.....	\$3.00 First Page <i>(\$1.00 per additional page)</i>
Sweep Funds to another financial institution.....	\$20.00 Per Month
Photocopies.....	25¢ Per Page
Legal Processing Fee <i>(Tax Levies, Garnishments, Etc.)</i>	\$50.00

Night Depository Fees

Extra Zippered Deposit Bag.....	\$3.00
Extra Zippered Deposit Bag with Lock.....	\$20.00
Extra Key for Locking Deposit Bag.....	\$3.00

Wire Transfers

Outgoing or Incoming Wire.....	\$15.00 Per Transfer
International Wire (Incoming).....	\$15.00 Per Transfer
International Wire (Outgoing).....	\$40.00 Per Transfer

COMMERCIAL SCHEDULE OF FEES

Electronic Banking Fees

Foreign ATM Transaction Fees.....	\$1.00 Per withdrawal or transfer. <i>(These fees apply only to ATM transactions that are completed at non-Bank of Botetourt or SHEETZ owned ATMs)</i>
Online Bill Payment – Stop Payment.....	\$35.00 Per Request
Online Bill Payment - Verification.....	\$10.00 Per Request
Online Cash Management.....	\$24.95 Per Month <i>(Includes online bill payment service)</i>
Users in excess of two.....	\$4.95 Per User
Accounts in excess of four.....	\$2.00 Per Account
Next-Day Electronic Payment.....	\$8.00
Overnight Check Payment.....	\$25.00

Card Service Fees

Replacement of VISA® Business Check Card.....	\$5.00 Per Card
Rush Card Delivery Fee	\$25.00
MasterCard® Travel Card Initial Card Load Fees.....	\$9.95
MasterCard Travel Card Reload Fees.....	\$5.00
MasterCard Travel Card Monthly Fees.....	\$2.50

Safe Deposit Boxes

Box Size: 2 x 5.....	\$25.00 Per Year
Box Size: 3 x 5.....	\$30.00 Per Year
Box Size: 5 x 5.....	\$40.00 Per Year
Box Size: 3 x 10.....	\$45.00 Per Year
Box Size: 5 x 10.....	\$65.00 Per Year
Box Size: 7 x 10.....	\$85.00 Per Year
Box Size: 10 x 10.....	\$105.00 Per Year
Drill and Replace Lock.....	\$125.00 <i>(This is necessary when both keys have been lost.)</i>
Single Key Replacement.....	\$35.00 <i>(This is necessary when one key has been lost.)</i>
Late Charge.....	\$10.00

For additional terms and conditions that apply to your account, please see the Deposit Agreement and Disclosures which are provided to you at account opening. Member FDIC

Updated as of January 4, 2011