

**BANK OF BOTETOURT
CONSUMER SCHEDULE OF FEES**

ELECTRONIC BANKING FEES

Foreign ATM Transaction Fees	\$1.00 per withdrawal or transfer (These Fees apply only to ATM transactions that are Completed at non-Bank of Botetourt or SHEETZ owned ATMs)
Online Bill Payment – Stop Payment	\$35.00 per request
Online Bill Payment – Verification	\$10.00 per request
Next-Day Electronic Payment	\$8.00
Overnight Check Payment	\$25.00

CARD SERVICE FEES

VISA Credit Card Rush Card Delivery Fee	\$5.00
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CHECK FEES

Check Order	Fee varies based on type of checks
Counter Checks	\$0.50 per check
Cashiers' Checks	\$7.00 per check

RESEARCH FEES

Account Research Fee	\$25.00 per hour (One (1) hour minimum)
Statement Reconciliation Fees	\$25.00 per hour

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

DEPOSIT ACCOUNT FEES

Stop Payment Fee	\$35.00 per request
Deposited Item Returned Fee	\$10.00 per item
Overdraft/Returned Item Fee	\$35.00 for the first three (3) items
Overdraft/Returned Item Fee	\$20.00 for the next two (2) items / Up to five (5) fees per day
Telephone Transfer	\$2.00 per request (When completed by a Bank of Botetourt employee)
Dormant Checking Account Fee	\$10.00 per month (After one (1) year of no account activity)
Dormant Savings Account Fee	\$10.00 per month (After two (2) years of no account activity)

WIRE TRANSFERS

Outgoing Wire	\$20.00 per transfer
Incoming Wire	\$15.00 per transfer
International Wire – Incoming	\$15.00 per transfer
International Wire – Outgoing	\$40.00 per transfer

STATEMENT FEES

Undeliverable Statement Fee	\$5.00 per occurrence
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

SAFE DEPOSIT BOXES

Box Size: 2 x 5	\$30.00 per year
Box Size: 3 x 5	\$35.00 per year
Box Size: 5 x 5	\$45.00 per year
Box Size: 3 x 10	\$50.00 per year
Box Size: 5 x 10	\$70.00 per year
Box Size: 7 x 10	\$90.00 per year
Box Size: 10 x 10	\$110.00 per year
Drill and Replace Lock	\$150.00 (This is necessary when both keys have been lost)
Single Key Replacement	\$35.00 (This is necessary when one key has been lost)
Late Charge	\$10.00

MISCELLANEOUS SERVICES

Notary Service	\$5.00 per request (For non-Bank of Botetourt customers)
IRA Transfer	\$50.00 per transfer
Amortization Schedule	\$5.00 per request
Written Verifications	\$15.00 per request
Incoming Facsimile	\$1.00 per page
Outgoing Facsimile	\$3.00 First Page / \$1.00 each additional page
Photocopies	\$0.25 per page
Legal Processing Fee (Tax Levies, Garnishments, Etc.)	\$75.00
One (1) Time Set-up Fee for Drafting Loan Payment from another Financial Institution	\$25.00
Loose Coin Processing Fee - Up to \$50.00	Free
Loose Coin Processing Fee - More than \$50.00	5% of total coin Processed

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.
Updated: April 15, 2016

