Bank of Botetourt

CONSUMER SCHEDULE OF FEES

FREE Services

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

Electronic Banking Fees

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

Card Service Fees

Replacement of VISA® Check Card. Per Card	$5.00
Rush Card Delivery Fee	$25.00
VISA Bronze or Silver Credit Card Per Year	$10.00
VISA Gold Credit Card	$20.00 Per Year

Deposit Account Fees

Excess Item Fee - Savings Accounts Per pre-authorized transfer in excess of the maximum number permitted per statement cycle.	$1.00
Excess Item Fee - E-Checking Accounts Per paper-based transaction in excess of five (5) per statement cycle.	$1.00
Money Market Account Excess Item Fee Per pre-authorized withdrawal in excess of the maximum permitted per statement cycle.	$10.00
Stop Payment Fee	35.00 Per Request
Deposited Item Returned Fee Per Item	$10.00
Overdraft/Returned Item Fee (Fee for first 3 items)	$35.00
Overdraft/Returned Item Fee (Fee for next 2 items) Up to 5 fees per day	$20.00
Telephone Transfer Per Request (When completed by a Bank of Botetourt employee.)	$2.00
Dormant Checking Account Fee Per Month (After 1 year of no account activity)	$10.00
Dormant Savings Account Fee Per Month (After 2 years of no account activity)	$10.00

Research Fees

Account Research Fee Per Hour (One Hour Minimum)	$25.00
Statement Reconciliation Fees Per Hour	$25.00

Check Fees

Check Order Fee varies based on type of checks ordered.	
Counter Checks Per Check	$0.50
Cashier's Check Per Check	$7.00

Wire Transfers

Outgoing Wire Per Transfer	$20.00
Incoming Wire Per Transfer	$15.00
International Wire (Incoming) Per Transfer	$15.00
International Wire (Outgoing) Per Transfer	$40.00

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. (This is necessary when both keys have been lost.)	$150.00
Single Key Replacement. (This is necessary when one key has been lost.)	$35.00
Late Charge.	$10.00

Statement Fees

Undeliverable Statement Fee. Per Occurrence	$5.00
Monthly Statement with Check Images (Checking Account Upgrade Option). Per Month	$5.00
Copy Of Statement With Check Images. Per Statement Copy	$5.00
Copy Of Statement Without Images. Per Statement Copy	$1.00
Copy Of Single Check Image Per Image Copy	$1.00

Miscellaneous Services

Notary Service. Per Request (For non-Bank of Botetourt customers)	$5.00
IRA Transfer. Per Transfer	$50.00
Amortization Schedule. Per Request	$5.00
Written Verifications. Per Request	$15.00
Incoming Facsimile. Per Page	$1.00
Outgoing Facsimile. First Page ($1.00 per additional page)	$3.00
Photocopies. Per Page	25¢
Legal Processing Fee. (Tax Levies, Garnishments, Etc.)	$75.00
1-time set-up fee for drafting loan payment from another financial institution.	$25.00
Loose Coin Processing Fee -Up to $20.00.	Free
-More than $20.00.	.5% of total coin processed

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

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 February 17, 2015