

## Other Fees

Items deposited and returned (per item).....	\$5
Currency/coin fee (per \$1,000).....	\$1
Dormant account fee (per month).....	\$10
(Accounts with balances under \$1,000) <sup>1</sup>	
Interim statement with checks.....	\$10
Snapshot Statement (no checks).....	\$5
Multiple Mailing Fee.....	\$5
(Multiple statements/notice)	
Official checks	
Customers.....	\$5
Non-customers.....	\$15
Travelers cheques.....	2% of Face Value
Wire transfers	
Domestic (per transfer).....	\$15
International (per transfer).....	\$30*
Research and balancing service (per hour).....	\$25
Collection items incoming and outgoing	
Per item.....	\$15
Coupons (per envelope).....	\$5
Non-sufficient funds charges	
NSF paid item fee (per item).....	\$34*
NSF returned item fee (per item).....	\$34*
(checks paid in numerical order on day received)	
Check cashing if customer balance	
is less than \$100 (per check).....	\$5
Photocopies (per copy).....	\$50
Stop payments (per request).....	\$34*
Electronic Stop payment (per request).....	\$10
Copy of 1098.....	\$5
Copy of 1099.....	\$5
Levies.....	\$50
Account closing (within 90 days).....	\$25*
IRA transfer fee (to another institution).....	\$25
Replace ATM/VISA® CheckCard.....	\$5
Lock bag fee.....	\$20
ATM usage fee (Non-SCBT ATM withdrawal fee).....	\$2
Daily overdraft fee (each day a checking account	
is overdrawn after the second day) applies to	
money market and business accounts only.....	\$5
Drill safe deposit box.....	\$150*
Replace safe deposit box key (per key).....	\$20

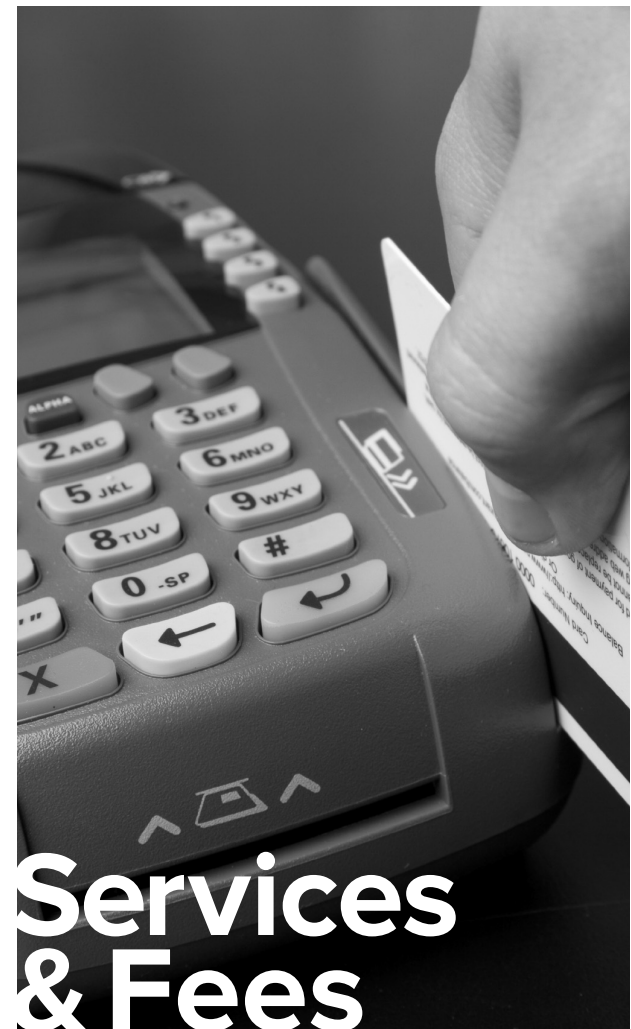
<sup>1</sup> Dormant account: An account with no customer activity for a period of 12 months.

\* Denotes a change.



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1.800.277.2175



Effective December 8, 2008



## Personal Accounts

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### Totally Free Checking

- No minimum balance
- No monthly maintenance fees
- \$3 monthly fee to receive check images (optional)

### Interest Checking

Avoid a \$5 monthly maintenance fee with:

- \$300 minimum daily balance, or
- \$500 average balance, or
- \$500 combined minimum daily savings balances, or
- \$10,000 combined consumer loan balances<sup>1</sup>

### Royal Checking

Avoid a \$15 monthly maintenance fee with:

- \$3,500 minimum daily balance, or
- \$10,000 combined minimum daily balance in deposits, or
- \$10,000 combined consumer loan balances<sup>1</sup>

### Personal Money Market<sup>2</sup>

Avoid a \$15 monthly maintenance fee with:

- \$5,000 minimum daily balance
- \$10 excess activity fee for items over the limit

### Premier Money Market<sup>2</sup>

Avoid a \$20 monthly maintenance fee with:

- \$10,000 minimum daily balance
- \$10 excess activity fee for items over the limit

### Personal Savings<sup>2</sup>

Avoid a \$12 quarterly maintenance fee with:

- \$300 minimum daily balance
- \$1 per debit charge after 3 free per quarter

### Premier Savings<sup>2</sup>

Avoid a \$10 quarterly maintenance fee with:

- \$5,000 minimum daily balance
- \$10 excess activity fee for items over the limit

### Minor Savings<sup>2</sup>

- No quarterly maintenance fee
- \$1 per debit charge after 3 free per quarter
- Must be under 18 years old to qualify

### Health Savings

Avoid a \$5 monthly maintenance fee with:

- \$500 minimum daily balance

### Christmas Club

- \$10 early close-out fee

## Business Accounts

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### Free Business Checking

- No minimum balance
- No monthly maintenance fee
- 500 free items (combination of debits, credits, items deposited)
- \$.30 each item over 500

### Community Checking

Avoid a \$.35 per debit fee after the first 30 with:

- \$500 minimum daily balance

### Community Checking Plus

Avoid a \$25 monthly maintenance fee with:

- \$2,500 minimum daily balance

### Business Checking/ Business Interest Checking

Earnings credit based on a factor set by SCBT, from time to time, using prior 13 weeks' average of 91-day US T-Bill Auction Rate (less 10% reserve). Earnings reduced by interest paid (applies only to Business Interest Checking).

Analysis charges:

- \$12 monthly maintenance fee
- \$.19 per debit charge
- \$.40 per credit charge (\$.25 for customers who use zip deposit service)
- \$.10 per item deposited charge
- Wall Street Journal Prime Rate + 3.00% fee on uncollected funds

### Business Savings<sup>2</sup>

Avoid a \$10 quarterly maintenance fee with:

- \$5,000 minimum daily balance
- \$10 excess activity fee for items over the limit

### Business Money Market<sup>2</sup>

Avoid a \$15 monthly maintenance fee with:

- \$5,000 minimum daily balance
- \$10 excess activity fee for items over the limit

### Business Link

- \$19.95 monthly maintenance fee\*
- \$5 each additional account

### Image Link

- \$25 monthly disk fee
- \$35 monthly disk fee with paper statement
- \$50 weekly disk fee
- \$70 weekly disk fee with paper statement
- \$15 additional disk fee

<sup>2</sup> Federal regulations allow you to make any number of withdrawals and transfers in person, at ATMs, or by mail. However, you may not make more than six (6) other types of transfers (including by telephone, Phone Banking, and Web Banking) or withdrawals per monthly statement cycle (per month for savings), with only three (3) of these by check or other transfers to third parties.

<sup>1</sup> Combined loan balances equal the principal balance of all loans plus the net pay-off of any consumer loans with interest calculated by the rule of 78s.

\* Denotes a change to an existing SCBT customer's account. All other fees associated with products in this brochure are effective for accounts opened after December 8, 2008.