

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) ¹	
Interim statement with checks	\$10
Snapshot Statement (no checks).....	\$7.50*
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)	\$40*
Research and balancing service (per hour).....	\$25
Collection items incoming and outgoing	
Per item	\$15
Coupons (per envelope)	\$5
Non-sufficient funds/overdraft charges	
Overdraft paid item fee (per item) ²	\$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)	\$0.50
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

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

² An overdraft item may be created by check/draft, in-person withdrawal, ACH item or other electronic means.

*Denotes a change.

A GUIDE TO SERVICES & FEES



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www.SCBTonline.com

1.800.277.2175



Personal Accounts

Mad Money Checking

- No minimum balance
- No monthly maintenance fees

To earn a high rate of interest, for each monthly statement cycle you must:

- Receive eStatements
- Use your VISA® Debit Card a minimum of 10 times (non-ATM transactions)
- Have at least one Direct Deposit or Automatic Draft¹

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 balances²

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 balances²

Personal Money Market³

Avoid a \$15 monthly maintenance fee with:

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

Premier Money Market³

Avoid a \$20 monthly maintenance fee with:

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

¹ Automatic draft must be completed by a third party. BillPay transactions are excluded.

² 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.

Personal Savings³

Avoid a \$12 quarterly maintenance fee with:

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

Premier Savings³

Avoid a \$10 quarterly maintenance fee with:

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

Minor Savings³

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

Health Savings

- No minimum balance
- No monthly maintenance fees

Christmas Club

- \$10 early close-out fee

Business Accounts

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. 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 Savings³

Avoid a \$10 quarterly maintenance fee with:

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

Business Money Market³

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

³ Transaction restrictions apply. Ask for details.