

Common Features

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Official Checks	
Customer	\$ 5.00
Non-Customer (upon approval)	\$15.00 \$15.00
Money Orders	
Customer	\$ 2.00
Non-Customer	\$ 5.00
Travelers Checks	\$1.00 per \$100.00
Travelers Checks for two	\$1.50 per \$100.00
Wire Transfer	
Customer	\$ 15.00
Non-Customer (upon approval)	\$35.00
International	\$25.00 50
Replace ATM/DEBIT card or PIN	\$ 5.00
Overdraft (each overdraft paid)	\$35.00
Insufficient Funds (each item)	\$35.00
Collection Item (each item)	\$15.00
Deposited checks returned unpaid	\$ 3.00
Stop Payment (all items)	\$25.00
Copy of statement/check	\$2.00 per item
Termination of account within 90 days	\$10.00
Fax Item	\$ 5.00
Garnishments, Executions, Levies	\$10.00 each
Notary (non-customer)	\$ 5.00
Dormant Fee	\$ 3.00 per month
Charge-off Collection	\$15.00
Account Research / balancing	
\$25.00 per hour / \$10.00 minimum	



BANK OF WALKER COUNTY

for the times of your life ...

(205) 295-0033
Fax (205) 295-2276

LOBBY HOURS

Monday - Tuesday - Thursday - Friday
9 am - 5 pm
Wednesday & Saturday
9 am - 12 pm

DRIVE THRU HOURS

Monday - Tuesday - Thursday - Friday
8:30 am - 5 pm
Wednesday & Saturday
8:30 am - 12 pm

24 HOUR Telephone Banking
(205) 295-1525

Toll Free
1-866-995-0033

www.bankofwalkercounty.com



MEMBER
FDIC



BANK OF WALKER COUNTY

for the times of your life ...

BUSINESS
Saving You Time
Banking Services

Commercial Checking Account

- Minimum deposit to open - \$100.00
- Maintenance fee of \$10.00 per month
- .13 per Debit Item
- .25 per Deposited ticket
- .06 per Deposited check
- Free Internet and Telephone Banking
- Free Debit Card upon approval
- Earnings credit accrued on average collected balance to offset all or a portion of monthly fee

Small Business Checking

- Minimum deposit to open - \$100.00
- Maintenance fee of \$10.00, if balance falls below \$1,000
- Fee in excess of 50 debits: .25 per item
- Fee in excess of 100 deposited items: .20 per item
- Free Internet and Telephone Banking
- Free Debit Card upon approval

Now Business Account

- Minimum deposit to open - \$100.00
- Maintenance fee of \$10.00 per month, if balance falls below \$1500
- Interest paid on tier balance
Up to \$4,999.99
\$5,000.00 to \$9,999.99
\$10,000.00 to \$49,999.99
Above \$50,000.00
- .13 fee per debit item
- .25 fee per deposit ticket
- .06 fee per deposited check
- Free Debit Card upon approval
- Free Internet and Telephone Banking
- Free Debit Card upon approval

I.O.L.T.A.

- Minimum deposit to open - \$100.00
- Maintenance fee of \$10.00 per month
- Interest paid on tier balance
Up to \$4,999.99
\$5,000.00 to \$9,999.99
\$10,000.00 to \$49,999.99
Above \$50,000.00
- .13 fee per debit item
- .25 fee per deposit ticket
- .10 fee per deposit item
- Free Internet and telephone banking

Commercial Money Market Checking

- Minimum deposit to open - \$2,500.00
- Maintenance fee of \$10.00 if balance falls below \$2,500
- Interest paid on tier balance
Up to \$4,999.99
\$5,000.00 to \$9,999.99
\$10,000.00 to \$49,999.99
Above \$50,000.00
- 6 free debit transactions per month (3 In-house, 3 outside of bank)
- \$6.00 fee for over limit debits
- 10 free deposited items per statement
- .10 fee for additional deposit item
- Free Internet and Telephone Banking
- Free Debit card upon approval

Business Savings

- Minimum deposit to open - \$25.00
- 2 (two) free withdrawals per month
- \$2.00 per additional withdrawal
- Interest paid quarterly
- Free Internet and Telephone Banking

Loans

- Personal
- Auto / Truck
- Boat / RV
- Home Improvement
- Home Equity Line of Credit
- Real Estate (Adjustable and fixed rates)
- Manufactured Home
- Business Line of Credit
- Commercial
- Construction
- Overdraft Protection

Certificate of Deposit

- Wide range of terms and maturities
- Minimum deposit to open - \$500.00

Services

- Fixed Annuities & Life Insurance
- Merchant Credit / Debit Card Service Program
- Credit Card Services
- Internet Banking (24 Hours)
- Telephone Banking (24 Hours)
- ATM on premises
- Online Bill Pay
- Check Imaging
- Night Depository
- Drive-In Window
- Official Checks
- Money Orders
- Travelers Checks (Domestic & International)
- American Express Travel and Gift Cards
- Wire Transfer (International & Domestic)
- Direct Deposit
- Cash Advance
- International Currency
- Notary Services
- Savings Bonds
- Safe Deposit Boxes