

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
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	\$50.00
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 ...

PERSONAL
Time for Choices
Banking Services

Regular Checking

- Minimum deposit to open - \$100.00
- Maintenance fee of \$8.00 per month if balance falls below \$500.00
- Free Internet and Telephone Banking
- Free Debit Card upon approval

On Time Checking

- Minimum deposit to open - \$100.00
- No monthly maintenance fee
- No minimum balance required
- Free In-house checks
- Free Internet and telephone Banking
- Free Debit Card upon approval

Vintage Account (55 Plus)

- Senior account to those 55 and older, no monthly maintenance fee
- Minimum deposit to open - \$100.00
- Free travelers checks
- 5 (five) free money orders per month
- 1 (one) free Official Check per month
- Free personal Vintage checks
- \$5.00 discount on Safe Deposit Box rentals
- Free Internet and Telephone Banking
- Free Debit Card upon approval

Checkless Checking

- ATM/DEBIT Card issued only
- No check writing capabilities
- Minimum deposit to open - \$100.00
- Maintenance fee of \$5.00 per month
- Free Internet and Telephone Banking

Scholar Account

- Available to full-time students
- Minimum deposit to open - \$100.00
- Maintenance fee - \$1.00 per month
- 15 free debits per month (.20 per additional debit)
- Free personal Scholar checks
- Free Internet and Telephone Banking
- Free Debit card upon approval

Now Checking Account

- Minimum deposit to open - \$100.00
- Maintenance fee of \$10.00 if balance falls below \$1,500
- Interest paid on a 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
- Free Internet and Telephone Banking
- Free Debit Card upon approval

Tower Club Checking Account

- Minimum deposit to open - \$100.00
- Maintenance fee of \$9.00 per month
- Free travelers checks
- 5 (five) free money orders or official checks per month
- Free Personal tower club checks
- Free \$10,000 accidental death insurance, additional \$10,000 available for \$2.00 more per month
- Free Internet and Telephone Banking
- Free Debit card upon approval

Money Market Account

- Minimum deposit to open - \$100.00
- 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 (six) Free Debits per month (3 In-house, and 3 outside of Bank)
- \$6.00 fee per debit over limit
- Free Internet and Telephone Banking
- Free Debit card upon approval

Christmas Club Account

- Minimum deposit to open - \$5.00
- Interest paid annually
- 2 (two) withdrawals per year can be made with a \$2.00 fee each
- Early closeout fee of \$5.00 with no interest paid

Regular Savings

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