

## First State Bank of Randolph County

### DEPOSIT ACCOUNTS

#### ***Personal Checking Accounts***

##### Checking Accounts

- \$100.00 minimum opening deposit
- No monthly maintenance fee if you maintain a balance of \$750.00
- \$7.50 monthly maintenance fee plus \$.20 per chargeable debit fee if the balance in the account drops below \$750.00

##### NOW Accounts

- \$500.00 minimum opening deposit
- No monthly maintenance or per debit fee if you maintain a balance of \$1,200.00
  - If balance falls below \$1,200.00 a debit fee of \$.20 will be charged per chargeable debit
  - If balance falls below \$1,200.00 but remains above \$750.00, a maintenance fee of \$3.50 will be charged
  - If balance falls below \$750.00 but remains above \$500.00, a maintenance fee of \$4.50 will be charged
  - If balance falls below \$500.00 a maintenance fee of \$5.50 will be charged
- Interest bearing account
- Contact Customer Service for interest rates

##### Money Market Deposit Accounts

- \$1,000.00 minimum opening deposit
- No monthly maintenance or per debit fees
- 6 withdrawals allowed per month
- Interest bearing account
- Contact Customer Service for interest rates

### ***Commercial Checking Accounts***

#### Checking Accounts

- \$100.00 minimum opening deposit
- No monthly maintenance fee if you maintain a balance of \$750.00
- \$5.00 monthly maintenance fee plus \$.20 per chargeable debit fee if the balance in the account drops below \$750.00

#### Money Market Deposit Accounts

- \$1,000.00 minimum opening deposit
- No monthly maintenance or per debit fees
- 6 withdrawals allowed per month
- Interest bearing account
- Contact Customer Service for interest rates

### ***Personal Savings Accounts***

#### Savings Accounts

- \$100.00 minimum opening deposit
- A service charge fee of \$1.50 will be charged for each withdrawal in excess of three during a quarter
- Interest bearing account
- Contact Customer Service for interest rates

#### Christmas Club Accounts

- \$25.00 minimum opening deposit
- Minimum amount per deposit is \$2.00
- Account may be closed if any withdrawal is made prior to November of each year

#### Individual Retirement Account

- \$500.00 minimum opening deposit
- Various terms available
- Interest rates are determined based on the term of the account and the amount deposited
- Early withdrawals subject to penalty
- Contact Customer Service for rates and details

### ***Commercial Savings Accounts***

#### Savings Accounts

- \$100.00 minimum opening deposit
- A service charge fee of \$1.50 will be charged for each withdrawal in excess of three during a quarter
- Interest bearing account
- Contact Customer Service for interest rates

### ***Personal and Commercial Certificate of Deposit Accounts***

#### Certificate of Deposit

- \$500.00 minimum opening deposit
- Various terms available
- Interest rates are determined based on the term of the account and the amount deposited
- Early withdrawals subject to penalty
- Contact Customer Service for rates and details

## COMMON FEATURES

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

Check printing (Fee depends on style of check ordered.)

Cashier's checks (Customers only with active accounts).....\$5.50

Bank money orders (Customers only).....\$3.50

Returned Deposited Item Fee (Deposited checks and other items  
returned unpaid on other banks) .....\$5.00

Overdraft Fee (Each paid NSF item presented by check, in person withdrawal, or other electronic means,  
as applicable).....\$32.00

Returned Item Fee (Each returned NSF item presented by check, in person withdrawal, or other electronic  
means, as applicable).....\$32.00

\*Limit of 5 overdraft fees and/or returned item fees per consumer account per day

Copy of Statement..... \$5.00 per statement

Activity Printout..... \$2.00

Item Image ..... \$2.00

Stop payments (all items) ..... \$32.00

Stop payments (checks)..... \$32.00

Stop payments (ACH payments) ..... \$32.00

DDA & Savings Accounts closed within 60 days of opening .....\$25.00

Christmas Club Accounts Closed Within 6 Months of opening.....\$25.00

Photo copies .....\$50

Balancing of statements.....\$10.00 (per hour)

Wire transfers outgoing/incoming (Customers only) .....\$25.00

Foreign wires.....\$50.00

Collection item fee .....\$20.00

Safe deposit boxes .....\$20.00 - \$60.00 (annual fee)

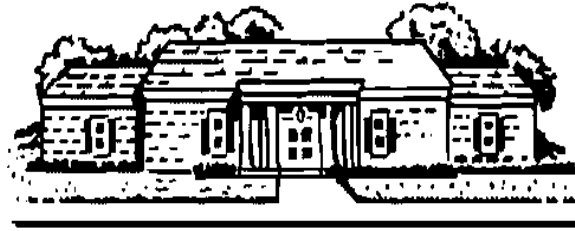
Night drop bags (annual fee per bag) .....\$18.00 - \$20.00

An account is dormant if for one year (checking accounts) or five years (savings accounts) you have made no deposits  
or withdrawals to or from the account.

Dormant account fee .....\$5.00 per month for 12 months

Debit Card Replacement Fee .....\$10.00

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other  
than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account  
prior to any notice period may be restricted and may be subject to penalty. See your notice for early withdrawal.



First State Bank of Randolph County

## **LOAN PRODUCTS OFFERED BY FIRST STATE BANK OF RANDOLPH COUNTY**

### **CONSUMER LOANS:**

Automobile

Purchase money for household appliances and furniture

Other miscellaneous consumer purpose loans

### **COMMERCIAL LOANS:**

Equipment

Real Estate

Automobile

Commercial Operating

Other miscellaneous commercial loans

### **AGRICULTURAL LOANS:**

Farm Operating Equipment

Real Estate

Other miscellaneous commercial loans

LOAN FEE SCHEDULE  
EFFECTIVE JANUARY 1, 2025

Commercial loan without real estate as collateral	\$250.00
Consumer loan without real estate as collateral	\$175.00
Commercial draw loan	\$525.00
Consumer draw loan	\$525.00
Commercial Real Estate	\$500.00
Commercial – CD secured	CD rate plus 2%*
Consumer – CD secured	CD rate plus 2%*

(\*CD secured loans in the amount of \$100,000 and over will be priced at 1% over CD rate)

CD secured loans earning less than \$100 in interest add fee of \$75.00

ALL LOAN TYPES: All closing costs are to be collected in addition to the basic loan fee. These closing costs include but are not limited to recording fees, attorney fees, appraisal fees, intangible taxes, insurance premiums and \*flood determination fees. (\* Include in APR)

EXCEPTIONS:

No loan fee on loans to employees and officers of this bank, except on loans to Executive Officers, Directors and major Stockholders to comply with Regulation O. By resolution of our Board of Directors, Executive Officers are William Scott Curry, II, Decker C. Hixon, and Cynthia L. Moore.

OTHER LOAN CHARGES

FIXED COST

FILING AND RECORDING FEES/CANCELLATIONS (Deeds, UCC, etc.) – SEE ATTACHED SUPERIOR COURT LIST

MV1	\$18.00
ELECTRONIC TITLE RECORDING	\$ 7.00
ATTORNEY'S FEES	COST
APPRAISALS	COST
REAL ESTATE EVALUATIONS	COST
INSURANCE	COST

**RANDOLPH COUNTY  
SUPERIOR COURT**  
*Kay Arnold-Goss, Clerk*  
*Ronnie Stagg, Chief Deputy Clerk*  
*Elizabeth McFather, Deputy*  
*Post Office Box 98*  
*Cuthbert, GA 39840*  
*Phone (855) 782-6310 EXT. #8*  
*Fax (229) 474-3278*

To whom it may concern:

**RE: HOUSE BILL #288 PREDICTABLE FEES**  
**EFFECTIVE: JANUARY 1<sup>ST</sup>, 2020**

- Provides for a **\$25.00 filing fee for Deeds, Security Deeds, and Liens** (with the exception of local and state tax liens) and removes cross indexing and additional page fees.
- Provides for a **\$5.00 filing fee for local and state tax liens**, a **\$2.00 fee** for each additional page and a **\$2.00 fee** for each cross reference (previously filed tax lien).
- Provides for a **\$25.00 filing fee for each cancellation, satisfaction, released or assigned instrument** and removes the cross reference and additional page fees.
- Provides for a **\$10.00 plat fee**.
- Provides for a **\$25.00 filing fee for UCC FINANCING STATEMENTS, Amendment, Continuation, Termination or Release**.
- Provides for a **\$50.00 filing fee for UCC-1 with Assignment**.



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### **Other Products/Services**

- Debit Cards on consumer checking accounts
  - There is no charge for your initial card or for automatic replacement of expired cards
  - Reissued debit cards are subject to replacement fees
- Withdrawal ATMs at both locations
- Night Depository Drop
- Check Cashing services for account holders
- Notary services
- Safe Deposit Box (*annual rental – partial year is pro-rated*)

BOX SIZE	CUTHBERT	SHELLMAN
2" X 5"	Not available	\$20.00
3" X 5"	\$22.00	\$22.00
4" X 5"	Not Available	\$25.00
5" X 5"	Not Available	\$28.00
3" X 10"	\$30.00	Not Available
5" X 10"	\$45.00	\$45.00
10" X 10"	\$60.00	\$60.00