

CONSUMER PRODUCTS-OCO

Oconee State Bank
Main Office Consumer
35 N Main Street
Watkinsville, GA 30677
March 29, 2024

This document contains information about terms and fees for the accounts we offer.

BASIC CHECKING

An account with low cost, basic benefits.

Limitations: You must deposit \$50.00 to open this account.

Account Fees: A service charge of \$7.00 will be assessed every statement cycle if the balance in the account falls below \$100.00 any day of the cycle. This service charge is waived for one account until the primary account owner reaches age 21.

Enroll in eStatements to avoid a \$2.00 monthly paper statement fee. This statement fee is waived until age 21.

ESSENTIAL CHECKING

An account with benefits you'll use. Powered by BaZing!

Limitations: You must deposit \$50.00 to open this account.

Account Fees: A service charge of \$6.00 will be assessed every statement cycle.

ESSENTIAL PLUS CHECKING

An account that rewards your relationship. Powered by BaZing!

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$50.00 to open this account.

Account Fees: A service charge of \$8.00 will be assessed every statement cycle if the balance in the account falls below \$1,000.00 any day of the cycle.

INSURED MONEY MARKET OCO

A savings account with minimum balance requirements designed for consumers seeking a higher interest tier.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$50.00 to open this account.

Account Fees: A service charge of \$7.50 will be assessed every statement cycle if the balance in the account falls below \$1,000.00 any day of the cycle. The following fee applies to this account: Insured Money Market per item fee: \$5.00 will be assessed for each additional debit transaction (withdrawal, automatic or preauthorized transfer, ATM withdrawal, or payment out of this account) in excess of six (6) during a month.

REGULAR SAVINGS

An interest earning account designed for consumer savings!

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$50.00 to open this account. The minimum opening deposit requirement of \$50.00 is waived for minors up to age 18.

Account Fees: A service charge of \$5.00 will be assessed every statement cycle if the balance in the account falls below \$200.00 any day of the cycle. This service charge is waived for minors up to age 18. The following fee applies to this account: Regular Savings per item fee: \$1.50 will be assessed for each additional debit transaction (withdrawal, automatic or preauthorized transfer, ATM withdrawal, or payment out of this account) in excess of six (6) during a quarter. Per item fees are waived for minors up to age 18.

OSB KIDS SAVINGS

A savings account with no minimum balance or opening deposit requirements designed for youth up to age 13!

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must be 12 years of age or younger to have an OSB Kids Savings account. At age 13, this account will revert to a Regular Savings account and all terms and conditions of that account will apply.

Account Fees: The following fee applies to this account: OSB Kids Savings per item fee: \$1.50 will be assessed for each additional debit transaction (withdrawal, automatic or preauthorized transfer, ATM withdrawal, or payment out of this account) in excess of six (6) during a quarter.

MISCELLANEOUS FEES AND CHARGES

ATM Transactions

You may be charged for a withdrawal from checking or savings account(s) at ATMs not owned by Oconee State Bank:
\$2.00 per withdrawal
Balance inquiry for checking or savings account(s) at ATMs not owned by Oconee State Bank: \$1.50 per inquiry

Dormant Accounts

Note regarding dormant accounts: An account is dormant if, for one year for Checking and five years for Savings, you have made no deposits or withdrawals to the account. If an account enters dormant status, the account will be charged a \$5.00 monthly fee assessed over a twelve (12) month period, not to exceed \$60.00.
Dormant account fee: \$60.00

Miscellaneous

Account statement reprints: \$5.00 per reprint
Check printing fees: Prices will vary per order
Check reject fee: \$5.00 per item
Close account by mail: \$10.00 per account
Collection item charge: \$10.00 per item plus any additional charges assessed by other banks
Debit card replacement: \$5.00 per card
Fax: \$1.00/page
Garnishment fee: \$50.00 or 10% of the amount subject to garnishment, whichever is greater, not to exceed \$100.00
Interim Statement Request: \$3.00 per statement
Premature account closing fee (90 days or less): \$15.00 per account
Return item fee: \$10.00 per item
Statement balancing assistance: \$10.00 per occurrence
Stop payment: \$30.00 per item

Night Depository Bags

First bag: \$15.00 annual fee
Each additional bag: \$10.00 annual fee

Nonsufficient Funds (NSF)

Note regarding NSF items: We will not assess fees for items which overdraw your account less than \$5.00. In addition, we limit the number of NSF and/or overdraft fees that may be charged to a consumer account in a single day to a maximum of five (5) fees or \$175.00.
Overdraft Privilege Service: \$35.00 per presented or represented item
NSF item paid: \$35.00 per presented or represented item
NSF item returned: \$35.00 per presented or represented item
Overdraft daily transfer (Sweep) fee: \$5.00 per day

Official Checks

Cashier's check: \$5.00 per check
Money order: \$4.00 per money order

Research

Copy of imaged items (First 1-25): \$1.00 per copy
Copy of imaged items (Next 26-50): \$.75 per copy
Copy of imaged items (Next 51-100): \$.50 per copy
Copy of imaged items (Next 100+): \$.25 per copy
Research time: \$20.00/hour

Safe Deposit Box

Note regarding Safe Deposit Boxes: See branch for availability. The contents of your Safe Deposit Box are not insured by Oconee State Bank or any governmental agency or insurance program including the FDIC.

2x5: \$30.00 annually
3x5 : \$35.00 annually
5x5: \$40.00 annually
3x10: \$50.00 annually
5x10: \$70.00 annually
8x10 : \$80.00 annually
10x10: \$90.00 annually
Key: \$10.00 per key (if one key is lost or damaged).
Drilling: If both keys are lost and a box needs to be drilled, the customer will be responsible for drilling fees.
Late fee: \$10.00 annual fee assessed 30 days after payment is due.

Wire Transfers

Domestic incoming/outgoing: \$23.00 per wire
International incoming/outgoing: \$50.00 per wire

Commercial Checking Account with Commercial Cash Management Services

Tier 1 Commercial Checking account and basic Commercial Cash Management: \$15 per statement cycle

Tier 2 Commercial Checking account with one additional Commercial Cash Management service: \$30 per statement cycle

Tier 3 Commercial Checking account with two additional Commercial Cash Management services: \$45 per statement cycle

Tier 4 Commercial Checking account with three additional Commercial Cash Management services: \$60 per statement cycle

Tier 5 Commercial Checking account with four or more additional Commercial Cash Management services: \$75 per statement cycle

**Member
FDIC**

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