



ALAMERICA BANK DEPOSIT AND LOAN PRODUCTS AND SERVICES

Deposit and loan products and services provided by Alamerica Bank are listed below, along with any specific fees associated with the product or service offered:

Consumer Deposit Products

- Personal Checking
 - o \$8.00 maintenance fee imposed if the account falls below \$500 any day during the month.

- EZ Checking Accounts
 - o \$5.00 maintenance fee imposed every month.

- Personal Checking with Interest
 - o \$10.00 maintenance fee imposed if average daily balance falls below \$1,500 any day during the month.

- Charter Prestige Account
 - o \$10.00 maintenance fee imposed if average daily balance falls below \$10,000 any day during the month.

- Personal Money Market Account
 - o \$12.00 maintenance fee imposed if average daily balance falls below \$2,500 any day during the month.
 - o A \$5.00 fee will be imposed for each debit greater than six per month.

- Personal Savings Account
 - o \$3.00 maintenance fee of will be imposed if the balance falls below \$300.00 any day during the month.
 - o A \$1.00 fee will be imposed for each debit greater than six per month.



Business Deposit Products

- Business Checking
 - o \$15 maintenance fee imposed if average daily balance falls below \$5,000.00 any day during the month.
- Business Checking with Interest
 - o \$12 maintenance fee imposed if average daily balance falls below \$1,500.00 any day during the month.
- Charter Prestige Business
 - o \$15.00 maintenance fee imposed if average daily balance falls below \$10,000 any day during the month.
- Business Money Market Account
 - o \$12.00 maintenance fee imposed if average daily balance falls below \$2,500 any day during the month.
 - o A \$5.00 fee will be imposed for each debit greater than six per month.
- Business Savings Account
 - o \$3.00 maintenance fee of will be imposed if the balance falls below \$300.00 any day during the month.
 - o A \$1.00 fee will be imposed for each debit greater than six per month.

Consumer and Business Certificates of Deposit Products

- Available with maturities of: a) 182 days; b) 12 months; c) 18 months; d) 24 months; e) 30 months; f) 36 months; g) 48 months; or h) 60 months.
 - o Early withdrawal fees penalty will vary depending on if the CD is closed prior to maturity.



Fee Schedule for Personal and Business Account Services

FEE DESCRIPTION	AMOUNT OF FEE
Account balancing assistance	\$25.00
Account closed within 90 days of opening	\$15.00
Account research (per hour)	\$25.00
ATM: Fees charged by Alamerica Bank for ATM withdrawals	\$0.00
ATM: Reimbursement of ATM fees charged by other banks	Up to \$10.00 per month, upon request
Cashier's checks (For bank customers only)	\$5.00
Collections – Incoming and Outgoing	\$20.00
Domestic wire transfer – Outgoing up to \$4,999.99	\$25.00
Domestic wire transfer – Outgoing \$5,000.00 or more	\$15.00
Domestic wire transfer – Incoming	\$15.00
Dormant account fee	\$10.00 per month after 365 days of no activity
Foreign wire transfers – Incoming (For bank customers only)	\$30.00
Foreign wire transfers – Outgoing (For bank customers only)	\$40.00
Garnishments and levies	\$75.00
NSF check or item (each)	\$35.00 – The fee applies to overdrafts created by check, in-person withdrawal, or other electronic means
Overdraft (each debit or check paid)	\$35.00 – The fee applies to overdrafts created by check, in-person withdrawal, or other electronic means
Return items \$2,500 or more	\$12.00 per item
Return items up to \$2,499.99	\$10.00 per item
Stop payments	\$30.00
Telephone transfers	\$3.00
Cash service per hour	\$20.00
Coin requested per roll	\$0.05
Currency requested per strap	\$0.50

In addition, because Alamerica Bank does not own or operate an Automated Teller Machine (ATM), customers are reimbursed transaction fees charged by other banks, up to \$10.00 per month. This does not include usage fees that may be imposed by the ATM owner.



Other Services for Bank Customers

- MasterMoney® Debit Cards
- Internet Banking
- Domestic and international wire transfer services for bank customers
- Cashier checks available for bank customers

Loan Products

- Commercial Loans
 - o Lines of Credit
 - o Commercial Real Estate Loans
 - Construction
 - Term Financing
 - o Loans for Residential Developers and Homebuilders
 - Construction Loans for Speculative or Presold Homes
 - o Other Commercial Credit Services
 - SBA Loans
 - Equipment Loans
 - Working Capital
- Consumer Loans
 - o Lines of Credit
 - o Construction Loans for Primary Residences and Secondary Homes
 - o Home Equity Lines of Credit (HELOC)
 - o Automobile Loans
 - o Unsecured Loans
 - o Certificate of Deposit Secured Loans