



# Bank of The James

## Fee Schedule

| Service  | Fees              | Consumer Accounts   | Fees        |
|--|-------------------|---|-------------|
| <b>Account Closed Within 90 days</b>                           |                   | <b>Minor Savings</b>  |             |
| Fee paid in cash at time of transaction.....                   | \$ 12.00          | Above six (6) withdrawals within statement cycle (per item).....        | \$ 5.00     |
| <b>ACH - same day - per transaction fee .....</b>              | <b>\$ 4.50</b>    | <b>Statement Savings</b>  |             |
| <b>Recurring ACH transfer .....</b>                            | <b>\$ 3.00</b>    | Service fee if balance falls below \$100 within statement cycle.....    | \$ 6.00     |
| <b>ATM/Debit Card</b>  |                   | Above six (6) withdrawals within statement cycle (per item).....        | \$ 5.00     |
| Non-Customer use of Bank of the James ATM.....                 | Fee Varies        | <b>Peaks Savings</b>  |             |
| Non-Customer use for balance inquiries.....                    | \$ 3.00           | Service fee if balance falls below \$500 within statement cycle.....    | \$ 12.00    |
| Replacement card fee.....                                      | \$ 8.00           | Above six (6) withdrawals within statement cycle (per item).....        | \$ 5.00     |
| <i>You may incur additional fees if using a non-BOTJ ATM</i>   |                   | <b>Health Savings Account</b>   |             |
| <b>Cashier's Checks</b>  |                   | Monthly service fee.....  | \$ 3.00     |
| Customer Checks.....   | \$ 10.00          | <b>Community &amp; Blue Ridge Money Market</b>                          |             |
| Non-Customer checks (certain restrictions apply)               | \$ 25.00          | Service fee if balance falls below \$2,500 within statement cycle ..... | \$ 15.00    |
| James River or 50 Plus Customer.....                           | FREE              | Above six (6) transactions within statement cycle (per item).....       | \$ 15.00    |
| <b>Cashing non-customer check (government issued).....</b>     | <b>\$ 5.00</b>    | <b>Jefferson Checking</b>   |             |
| <b>Christmas Club Early Withdrawal (per transaction).....</b>  | <b>\$ 7.50</b>    | Avoid fee by maintaining daily collected balance of                     |             |
| <b>Christmas Club Check issued at end of term</b>              | <b>\$ 5.00</b>    | \$100 within a statement cycle; or receive e-statements;                |             |
| <b>Deposit Zipper Bag.....</b>                                 | <b>\$ 5.00</b>    | or receive direct deposit.....  | \$ 3.00     |
| <b>Foreign Currency Exchange/Purchase.....</b>                 | <b>Fee Varies</b> | <b>Interest Checking</b>  |             |
| <b>Night Depository Lock Bag.....</b>                          | <b>\$ 35.00</b>   | Service fee if daily collected balance within a                         |             |
| <b>Overdraft per Check or Draft.....</b>                       | <b>\$ 35.00</b>   | statement cycle falls below \$750 or \$1,500 in a combination           |             |
| <b>Replace Lost Cashier's Checks.....</b>                      | <b>\$ 25.00</b>   | of deposit accounts linked by same ownership.....                       | \$ 15.00    |
| <b>Research (per hour).....</b>                                | <b>\$ 25.00</b>   | <b>50 PLUS Checking</b>   |             |
| <b>Returned Deposit (Or Cashed) Item.....</b>                  | <b>\$ 6.00</b>    | Service charge if average daily collected balance within a              |             |
| <b>Returned Check Accepted for Loan Payment.....</b>           | <b>\$ 35.00</b>   | statement cycle falls below \$500 or \$1,000 in a                       |             |
| <b>Safe Deposit Boxes</b>                                      |                   | combination of deposit accounts linked by same ownership.....           | \$ 18.00    |
| <i>Sizes and prices vary. Check branch</i>                     |                   | <b>James River Checking</b>   |             |
| <i>location for availability and prices.</i>                   |                   | Service fee if daily collected balance within a                         |             |
| Safe Deposit Box – lost key (1).....                           | \$ 75.00          | statement cycle falls below \$1,000 or \$10,000 in a                    |             |
| Safe Deposit Box – both keys lost .....                        | \$ 150.00         | combination of deposit accounts linked by same ownership.....           | \$ 22.00    |
| <b>Starter Checks (per page of four).....</b>                  | <b>\$ 5.00</b>    | <b>Business Accounts</b>  | <b>Fees</b> |
| <b>Stop Payment on Check or ACH .....</b>                      | <b>\$ 35.00</b>   | <b>Business Economy Checking</b>  |             |
| <b>Statement Reconciliation</b>                                |                   | Service fee if average daily collected balance within a statement       |             |
| Statement Reproduction (per statement, mail) .....             | \$ 5.00           | cycle falls below \$100 .....   | \$ 12.00    |
| Statement Reproduction (per statement, in person) .....        | \$ 3.00           | Charge per item over 15 deposited items per statement cycle.....        | \$ 0.30     |
| Statement Reproduction with images (per statement, mail) ..... | \$ 10.00          | <b>Business Advantage Checking</b>                                      |             |
| <b>Transfers</b>   |                   | Service charge if average daily collected balance within a statement    |             |
| Incoming Wires.....  | \$ 15.00          | cycle falls below \$500 or \$25,000 in a combination of                 |             |
| Outgoing Domestic Wire Transfer.....                           | \$ 28.00          | deposit accounts linked together by the same ownership.....             | \$ 16.00    |
| Outgoing Foreign Wire Transfer.....                            | \$ 60.00          | Charge per item over 150 deposited items per statement cycle.....       | \$ 0.30     |
| Drawdown request wire transfer .....                           | \$ 35.00          | <b>Business Interest Checking</b>                                       |             |
| Overdraft Transfer Fee .....                                   | \$ 5.00           | Service fee if average daily collected balance falls below              |             |
| <b>Traveler's Checks (per \$100).....</b>                      | <b>\$ 1.50</b>    | \$500 or combined daily collected balances fall below                   |             |
| <b>Miscellaneous</b>   |                   | \$25,000 in combination of deposit accounts linked together             |             |
| Copy/fax fees .... Over 5 pages .....                          | .05/page          | by the same ownership .....   | \$ 22.00    |
| Notary Service (certain restrictions apply)                    |                   | Charge per item over 150 deposited items.....                           | \$ 0.30     |
| For bank customers .....                                       | FREE              | <b>Business Checking (Analysis Account)</b>                             |             |
| For non bank customers.....                                    | \$ 5.00           | Monthly maintenance fee.....  | \$ 16.00    |
| Legal process fee .....  | \$ 125.00         | Per check or debit item paid.....                                       | \$ 0.16     |
|  |                   | Per deposit.....  | \$ 0.22     |
|  |                   | Per deposited or credited item.....                                     | \$ 0.10     |



Effective 5/1/2017