



## 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.....	\$ 15.00	Above six (6) withdrawals within statement cycle (per item).....	\$ 5.00
<b>ACH - same day - per transaction fee</b> .....	\$ 10.00	<b>Statement Savings</b>	
<b>Recurring ACH transfer</b> .....	\$ 3.00	Service fee if balance falls below \$100 within statement cycle.....	\$ 6.00
<b>Account Research Fee (per hour)</b> .....	\$ 25.00	Above six (6) withdrawals within statement cycle (per item).....	\$ 5.00
<b>ATM/Debit Card</b>		<b>Peaks Savings</b>	
Replacement card fee.....	\$ 10.00	Service fee if balance falls below \$500 within statement cycle.....	\$ 12.00
<i>You may incur fees if using a non-BOTJ ATM</i>		Above six (6) withdrawals within statement cycle (per item).....	\$ 5.00
<b>Cashier's Checks</b>		<b>Health Savings Account</b>	
Customer Checks.....	\$ 10.00	Monthly service fee.....	\$ 3.00
Non-Customer checks (certain restrictions apply)	\$ 25.00	<b>Money Market Accounts</b>	
<b>Cashing non-customer check (government issued)</b> .....	\$ 8.00	Service fee if balance falls below \$2,500 within statement cycle .....	\$ 15.00
<b>Christmas Club Early Withdrawal (per transaction)</b> .....	\$ 8.00	Above six (6) transactions within statement cycle (per item).....	\$ 15.00
<b>Christmas Club Check issued at end of term</b> .....	\$ 10.00	<b>Jefferson Checking</b>	
<b>Counter Checks (per page of four)</b> .....	\$ 5.00	Avoid monthly fee by maintaining daily collected balance of	
<b>Deposit Zipper Bag</b> .....	\$ 5.00	\$100 within a statement cycle; or receive e-statements;	
<b>Dormant Account Service Fee</b> .....	\$7.00	or receive direct deposit.....	
<b>Foreign Currency Exchange/Purchase</b> .....	Fee Varies	\$ 5.00	
<b>Night Depository Lock Bag</b> .....	\$ 35.00	<b>Interest Checking</b>	
<b>Overdraft per Check or Draft</b> .....	\$ 35.00	Service fee if daily collected balance within a	
<b>Paper Statement Fee (request outside of statement cycle and</b>		statement cycle falls below \$750 or \$1,500 in a combination	
<b>Jefferson Checking)</b> .....	\$ 3.50	of deposit accounts linked by same ownership.....	
<b>Replace Lost Cashier's Check</b> .....	\$ 25.00	\$ 15.00	
<b>Returned Deposited (Or Cashed) Item</b> .....	\$ 10.00	<b>50 PLUS Checking</b>	
<b>Returned Check Accepted for Loan Payment</b> .....	\$ 35.00	Service fee if daily collected balance within a	
<b>Safe Deposit Boxes</b>		statement cycle falls below \$500 or \$1,000 in a	
<i>Sizes and prices vary. Check branch</i>		combination of deposit accounts linked by same ownership.....	
<i>location for availability and prices.</i>		\$ 18.00	
Safe Deposit Box – lost key (1).....	\$ 75.00	<b>James River Checking</b>	
Safe Deposit Box – both keys lost .....	\$ 150.00	Service fee if daily collected balance within a	
<b>Stop Payment on Check or ACH</b> .....	\$ 35.00	statement cycle falls below \$1,000 or \$10,000 in a	
<b>Transfers</b>		combination of deposit accounts linked by same ownership.....	
Incoming Wires.....	\$ 15.00	\$ 22.00	
Outgoing Domestic Wire Transfer.....	\$ 28.00	<b>BUSINESS ACCOUNTS</b>	
Outgoing Foreign Wire Transfer.....	\$ 60.00	FEES	
Drawdown request wire transfer .....	\$ 35.00	<b>Business Economy Checking</b>	
Overdraft Transfer Fee .....	\$ 5.00	Service fee if daily collected balance within a statement	
<b>Traveler's Checks (per \$100)</b> .....	\$ 1.50	cycle falls below \$100 .....	
<b>Miscellaneous</b>		\$ 15.00	
Fax Fee.....	\$ 5.00	Above 15 paper withdrawals within statement cycle (per item).....	
Copy pages .....	\$ .25/pg	\$ 0.30	
Legal process fee .....	\$ 125.00	<b>Business Advantage Checking</b>	
Notary Service (certain restrictions apply)		Service fee if daily collected balance within a statement	
For bank customers .....	FREE	cycle falls below \$500 or \$25,000 in a combination of	
For non bank customers.....	\$ 5.00	deposit accounts linked together by the same ownership.....	
Other services . . . . . up to \$150/hr		Charge per item over 150 deposited items per stmt. cycle.....	
		\$ 20.00	
		\$0.30	
		<b>Business Interest Checking</b>	
		Service fee if average daily collected balance falls below	
		\$500 or combined daily collected balances fall below	
		\$25,000 in combination of deposit accounts linked together	
		by the same ownership .....	
		\$ 25.00	
		Charge per item over 150 deposited items per stmt. cycle.....	
		\$ 0.30	
		<b>Business Checking (Analysis Account)</b>	
		Monthly service fee.....	
		\$ 20.00	
		Per check or debit item paid.....	
		\$ 0.30	
		Per deposit.....	
		\$ 0.22	
		Per deposited or credited item.....	
		\$ 0.10	



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REVISED**