

SERVICE	FEES
Account Closed Within 90 days	
Fee paid in cash at time of transaction.....	\$15.00
ACH - same day - per transaction fee	\$20.00
*Electronically submitted ACH same day - per transaction fee	\$40.00
Recurring ACH transfer	\$3.00
Account Research Fee (per hour).....	\$25.00
ATM/Debit Card	
Replacement card fee.....	\$10.00
<i>You may incur fees if using a non-BOTJ ATM</i>	
Cashier's Checks	
Customer Checks.....	\$10.00
Non-Customer checks (certain restrictions apply)	\$25.00
Cashing non-customer check (government issued)	\$8.00
Christmas Club Early Withdrawal (per transaction)	\$10.00
Christmas Club Check issued at end of term	\$10.00
Counter Checks (per page of four).....	\$5.00
Deposit Zipper Bag.....	\$5.00
Dormant Account Service Fee.....	\$7.00
Foreign Currency Exchange/Purchase.....	Fee Varies
Night Depository Lock Bag.....	\$35.00
Overdraft/Nonsufficient Funds (NSF) Fees	
Per Item (Check, Electronic Draft) Per Presentment.....	\$35.00
Paper Statement Fee (Request Outside of Statement Cycle,	
Jefferson Checking.....	\$4.00
Replace Lost Cashier's Check.....	\$25.00
Returned Deposited (Or Cashed) Item.....	\$10.00
Returned Check Or Returned Electronic Draft	
for Loan Payment.....	\$35.00
Safe Deposit Boxes	
<i>Check branch location for availability and pricing</i>	
Safe Deposit Box – lost key (1).....	\$75.00
Safe Deposit Box – both keys lost	\$150.00
Stop Payment on Check or ACH	\$35.00
Transfers	
Incoming Wires.....	\$15.00
Outgoing Domestic Wire Transfer.....	\$30.00
*Electronically submitted Outgoing Domestic Wire Transfer	\$70.00
Outgoing Foreign Wire Transfer.....	\$60.00
*Electronically submitted Outgoing Foreign Wire Transfer	\$100.00
Drawdown request wire transfer	\$35.00
Miscellaneous	
Fax Fee.....	\$5.00
Copy pages	\$.25/pg
Legal process fee	\$125.00
Notary Service (certain restrictions apply)	
For bank customers	FREE
For non bank customers.....	\$5.00
Other services up to \$150/hr	

*Electronically submitted requests require preauthorized bank approval

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