



## Business Deposit Account Interest Rate & Fee Disclosure

— Effective Date *October 1, 2024*

Not for Profit Checking					
Minimum Daily Collected Balance	Average Collected Monthly Balance	Combined Average Collected Monthly Balance	Monthly Maintenance Fee	Cost Per Item	Cash Deposit Fee
\$500 or more	\$1,500 or more	NA	None	\$0.30 over 150	\$1.00 per \$1,000 over \$2,000
\$499.99 or less	\$1,499.99 or less	NA	\$3	\$0.30 over 150	\$1.00 per \$1,000 over \$2,000

- Cost per item fees may be assessed for credit such as deposited items, and debits such as checks, ATM transactions, point of sale purchases, and ACH debits.
- Charges for providing coin and currency, for wire transfer services and other services typical of business enterprises may also apply as used.
- Cash Deposits are accepted at the branch, and at deposit-taking ATMs. The Cash Deposit Fee is assessed on the aggregate amount of cash deposited into the account during a calendar month. The Cash Deposit Fee is charged monthly, and is assessed when the aggregate cash deposit amount is greater than \$2,000 and each \$1 thereafter.

Primary Business Checking					
Minimum Daily Collected Balance	Average Collected Monthly Balance	Combined Average Collected Monthly Balance	Monthly Maintenance Fee	Cost Per Item	Cash Deposit Fee
\$1,000 or more	\$3,000 or more	\$10,000 or more	None	\$0.30 over 250	\$1.00 per \$1,000 over \$5,000
\$999.99 or less	\$2,999.99 or less	\$999.99 or less	\$12	\$0.30 over 250	\$1.00 per \$1,000 over \$5,000

- Free first order of checks up to \$52 in price when placed through Georgia's Own.
- No monthly maintenance, Per Item, or Cash Deposit Fee for the first two statement cycles.
- Cost per item fees may be assessed for credits such as deposited items, and debits such as checks, ATM transactions, point of sale purchases, and ACH debits.
- Charges for providing coin and currency, for wire transfer services and other services typical of business enterprises may also apply as used.
- Cash Deposits are accepted at the branch, and at deposit-taking ATMs. The Cash Deposit Fee is assessed on the aggregate amount of cash deposited into the account during a calendar month. The Cash Deposit Fee is charged monthly, and is assessed when the aggregate cash deposit amount is greater than \$5,000 and each \$1 thereafter.

Preferred Business Checking					
Minimum Daily Collected Balance	Average Collected Monthly Balance	Combined Average Collected Monthly Balance	Monthly Maintenance Fee	Cost Per Item	Cash Deposit Fee
\$2,500 or more	\$5,000 or more	\$20,000 or more	None	No Limit/No Charge	\$1.00 per \$1,000 over \$10,000
\$2,499.99 or less	\$4,999.99 or less	\$19,999.99 or less	\$20	No Limit/No Charge	\$1.00 per \$1,000 over \$10,000

Collected Balance	Dividend Rate
\$0.00 - \$1,499.99	0.05%
\$1,500 - \$2,499.99	0.10%
\$2,500 - \$9,999.99	0.15%
\$10,000 - \$24,999.99	0.25%
\$25,000+	0.25%

- Product includes one additional maintenance-fee-free Primary Business Checking account. Balances of both accounts can be linked to cover the monthly maintenance fee of the Preferred Business Checking account. The following fees apply only to the services purchased by the business as part of the Preferred Business Checking account.
- No monthly maintenance, Per Item, or Cash Deposit Fee for the first two statement cycles.
- One annual free order of checks up to \$99 in price when placed through Georgia's Own.
- Earns interest: please see Rate Schedule for interest rate tiers, interest calculation methods and current interest rates on your account.
- Cost per item fees may be assessed for credits such as deposited items, and debits such as checks, ATM transactions, point of sale purchases, and ACH debits.
- Charges for providing coin and currency, for wire transfer services and other services typical of business enterprises may also apply as used.
- Cash Deposits are accepted at the branch, and at deposit-taking ATMs. The Cash Deposit Fee is assessed on the aggregate amount of cash deposited into the account during a calendar month. The Cash Deposit Fee is charged monthly, and is assessed when the aggregate cash deposit amount is greater than \$10,000 and each \$1 thereafter.
- Dividends on checking accounts are variable and are subject to change after the account is opened.

<b>Corporate Plus Checking</b>				
<b>Minimum Daily Collected Balance</b>	<b>Average Collected Monthly Balance</b>	<b>Monthly Maintenance Fee</b>	<b>Cost Per Item</b>	<b>Cash Deposit Fee</b>
\$10,000 or more	\$10,000 or more	None	No Limit/No Charge	\$1.00 per \$1,000 over \$10,000
\$9,999.99 or less	\$9,999.99 or less	\$20	No Limit/No Charge	\$1.00 per \$1,000 over \$10,000

<b>Collected Balance</b>	<b>Dividend Rate</b>
\$0.00 - \$9,999.99	0.00%
\$10,000 - \$24,999.99	0.75%
\$25,000 - \$99,999.99	1.25%
\$100,000 - \$249,999.99	2.25%
\$250,000.00 - \$499,999.99	2.50%
\$500,000.00+	3.25%

- No monthly maintenance, Per Item, or Cash Deposit Fee for the first two statement cycles.
- One annual free order of checks up to \$99 in price when placed through Georgia's Own.
- Earns interest: please see Rate Schedule for interest rate tiers, interest calculation methods and current interest rates on your account.
- Charges for providing coin and currency, for wire transfer services and other services typical of business enterprises may also apply as used.
- Cash Deposits are accepted at the branch, and at deposit-taking ATMs. The Cash Deposit Fee is assessed on the aggregate amount of cash deposited into the account during a calendar month. The Cash Deposit Fee is charged monthly, and is assessed when the aggregate cash deposit amount is greater than \$10,000 and each \$1 thereafter.
- Dividends on checking accounts are variable and are subject to change after the account is opened.

<b>Business Money Market</b>			
<b>Minimum Daily Collected Balance</b>	<b>Average Collected Monthly Balance</b>	<b>Monthly Maintenance Fee</b>	<b>Excessive Withdrawal Fee</b>
\$2,500 or more	\$10,000 or more	None	None
\$2,499.99 or less	\$9,999.99 or less	\$10	None

<b>Collected Balance</b>	<b>Dividend Rate</b>
\$2,500-\$9,999.99	0.50%
\$10,000-\$24,999.99	0.75%
\$25,000-\$49,999.99	1.00%
\$50,000-\$99,999.99	1.75%
\$100,000-\$249,999.99	2.00%
\$250,000+	3.00%

- This product earns interest: please see Rate Schedule for interest rate tiers, interest calculation methods and current interest rates on your account.
- Rates are variable and are subject to change without notice. Fees may reduce earnings on this account.

### Business Savings

Monthly Maintenance Fee	Excessive Withdrawal Fee
None	\$10 each over 6 per month
None	\$10 each over 6 per month

Collected Balance	Dividend Rate
\$5.01 - \$999.99	0.05%
\$1,000.00 - \$1,999.99	0.25%
\$2,000+	0.25%

- This product earns interest: please see Rate Schedule for interest rate tiers, interest calculation methods and current interest rates on your account.
- Transaction Limitations: Six pre-authorized, telephone or on-line transfers to your other Georgia's Own accounts, or to third parties. If you exceed these limitations, Georgia's Own may close the account or convert it to a checking account.
- Fees for excess withdrawals within a quarter could reduce earnings on regular savings accounts. Interest on savings and checking accounts are variable and are subject to change after the account is opened.

### Business Certificates of Deposit

Collected Balance	6 Month	1 Year	2 Year
\$500 - \$9,999.99	2.75%	3.00%	3.25%
\$10,000 - \$24,999.99	2.75%	3.00%	3.25%
\$25,000 - \$49,999.99	2.75%	3.00%	3.25%
\$50,000 - \$74,999.99	2.75%	3.00%	3.25%
\$75,000 - \$124,999.99	2.75%	3.00%	3.25%
\$125,000+	2.75%	3.00%	3.25%

- The Business Certificates of Deposit accounts are fixed rate accounts. Interest is compounded and credit quarterly.
- **Early Withdrawal Penalty.** We may impose a penalty if you withdraw from your account before the maturity date.
- **Amount of Penalty.** For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:
  - Term of 12 months or less 90 days' interest
  - Term of 13-24 months 180 days' interest



## Treasury Management Solutions — Fee Schedule

— Effective Date May 1, 2023

Merchant Services	
Pricing available upon request	

Payroll Services	
Pricing available upon request	

Business Capture	
<b>Service Fee</b>	\$25.00 per month
<b>One-time Set Up and Implementation Fee</b>	\$30.00
<b>Digital Scanner</b>	prices vary
<i>Location fee</i>	\$10.00 per month (for each additional scanner location)

ACH Services	
<b>Service Fee</b> <i>Same Day ACH Credit Origination</i>	\$32.00 per month
<b>One-time Implementation Fee</b>	\$31.00
<b>Return Item Fee</b>	\$30.00 per item
<b>Service Fee</b> <i>Same Day ACH Debit Origination</i>	\$32.00 per month
<b>One-time Implementation Fee</b>	\$31.00
<b>Return Item Fee</b>	\$30.00 per item
<b>Service Fee</b> <i>Next Day ACH Credit Origination</i>	\$32.00 per month
<b>One-time Implementation Fee</b>	\$31.00
<b>Return Item Fee</b>	\$30.00 per item

Positive Pay	
<b>Pro-Chex Service Fee</b>	\$30.00 per month
<b>Pro-Tech Service Fee</b>	\$30.00 per month or Free with Pro-Chex
<b>Pro-Tech CR Service Fee</b>	\$30.00 per month or Free with Pro-Chex
<b>Credit Origination Positive-Pay (C.O.P.S) Service Fee</b>	Free with Pro-Chex
<b>Payment Data Xchange (PDXACH RT/NOC) Service Fee</b>	Free with Pro-Tech or Pro-Tech CR
<b>Return Fee</b>	\$5.00 per item
<b>Exception Fee</b>	No charge
<b>Stop Payment Fee</b>	\$30.00 per item

Online, Mobile Banking, & Bill Pay	
<b>Online Banking Services</b>	No monthly fee
<b>Bill Payment</b>	No monthly fee
<b>Account to Account Transfers in Bill Pay:</b>	
<b>Between Georgia's Own Accounts</b>	FREE
<b>Outside Account to Georgia's Own</b>	FREE
<b>Georgia's Own to Outside Account</b>	FREE
<b>Member-to-Member Transfer</b>	FREE
<b>Person-to-Person Transfer</b>	FREE
<b>Bill Pay Nonsufficient Funds (NSF) Fee</b>	\$35.00 per presentment
<b>Bill Pay Stop Payment Fee</b>	\$30.00 per request
<b>Overnight / Expedited Check Payment</b>	\$25.00 per item
<b>Returned Item Fee</b>	\$10.00 per item

Wire Transfer Services	
<b>Domestic Incoming Fee</b>	\$15.00 per wire
<b>Domestic Outgoing Fee</b>	\$25.00 per wire
<b>International Incoming Fee</b>	\$50.00 per wire
<b>International Outgoing Fee</b>	\$50.00 per wire*
<b>Domestic Outgoing Fee when initiated in Online Banking</b> <small>Via the Business Wire Tab</small>	\$20.00 per wire
<b>International Outgoing Fee when initiated in Online Banking</b> <small>Via the Business Wire Tab</small>	\$45.00 per wire*

\*Additional pass through fees may apply.



## Business Deposit Account Fee Disclosure

— Effective Date May 1, 2023

Checking & Debit Fees	
Debit Card Rush Fee	\$60.00 per card
ATM/Debit Card Replacement Fee	\$5.00 per card
<b>Out-of-Network ATM Fees</b>	
Balance Inquiries	\$3.00 per transaction
Account Transfers	\$3.00 per transaction
Withdrawals	\$3.00 per transaction
<b>ATM/Debit Card</b>	
International Transaction Fee	2% of the amount of the transaction calculated in US dollars
Cashier's Check Member Fee	\$10.00 per check
Cashier's Check Non Member Fee	\$20.00 per check
Non Member Georgia's Own Check Cashing Fee	\$5.00 per check
Overdraft Transfer Fee	\$6.00 per transfer
Overdraft Fee	\$35.00 per presentment
Nonsufficient Funds (NSF) Fee	\$35.00 per presentment
Stop Payment Fee	\$30.00 per request
Returned Deposit/Payment Item Fee of Member's Check	\$30.00 per check

Miscellaneous Account Fees	
Mailed Statement Fee	\$3.00 per statement
Returned Statement Fee	\$5.00 per statement
Check & Other Document Copy Fee	\$5.00 per copy
Account Research/ Reconciliation Fee	\$25.00 per hour
Garnishment Fee	Up to \$100.00 per occasion
Levy Fees	\$50.00 per occasion
Inactive Account Fee*	\$5.00 per month
Dormant Account Fee	\$5.00 per month after five (5) years
Counter Checks Fee	3 for \$5.00**
<p>*Inactive Account Fee: Savings Account: If you have not made any transactions for twelve (12) months to your regular savings account and the balance is below \$250, we will classify your account as inactive and may impose an inactivity fee. Checking Account: If you have not made any transactions for twelve (12) months to your checking account, we will classify your account as inactive and may impose an inactivity fee. You authorize us to transfer funds from any account to cover fee(s) and close your membership if the balance of all deposit accounts is zero (Not applicable to minor accounts).</p>	
<p>**Initial set of starter checks free.</p>	