

Thank you for choosing Southern Bank to serve your financial needs. This disclosure presents some of the important features of accounts we offer and the various fees we charge for personal deposit accounts and other personal banking services. We hope you find it helpful. For details concerning the rules and regulations governing a personal account, please refer to the Deposit Account Agreement.

GENERAL INFORMATION CONCERNING ALL CHECKING AND SAVINGS ACCOUNTS

Unless otherwise noted, monthly service charges will be imposed every statement period if the account balance falls below the required minimum on any day of the period or if the average daily balance for the period falls below the required minimum. A statement period is approximately one month long. The average daily balance is calculated by adding the principal in the account for each day of the statement period and dividing that figure by the number of days in the period. The "ledger" balance includes all deposits received and credited to your account, regardless of whether the bank has received credit for the deposit. The "collected" balance includes only those deposits for which the bank has received credit (i.e., collected funds).

Per Debit Fees are defined as follows: "Check" refers to all paper checks and paper drafts. "Electronic" includes withdrawals or transfers from your account occurring through the ACH (Automated Clearing House) system ("ACH debits"), a telephone system, online banking services or personal computer, by use of an ATM card or VISA Check Card when you use your PIN (Personal Identification Number) at an ATM or a point-of-sale terminal ("PIN Debits") or when you use your VISA Check Card but are not required to use your PIN.

We routinely waive the monthly maintenance fee for the first statement period of a new account.

CHECK-HANDLING OPTIONS

All accounts that have check writing capability will have three check handling options for the canceled checks; Safekeeping (non-returned), Imaging (multiple images on statement-size paper), Enhanced Imaging.

The monthly fees for the various check handling options are shown in the table on the following page. If you choose safekeeping or imaging, the bank will provide you with up to three check copies per month without charge.

	Safekeeping	Imaging	Enhanced Imaging
Checking With Interest	No Charge	No Charge	\$10.00
Insured MM Savings, Premium MM Savings, Prime Checking, Gold Checking	No Charge	No Charge	\$10.00
Southern@Work Checking, e-Checking	No Charge	No Charge	N/A
All Other	No Charge	No Charge	\$10.00
Free Checking - no longer offered	No Charge	No Charge	N/A

INTEREST-BEARING CHECKING AND SAVINGS ACCOUNTS

All interest-bearing checking and savings accounts are variable rates accounts. Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time. The interest rates and annual percentage yields disclosed in your Truth in Savings Disclosure are accurate for accounts opened as of the date of the disclosure. You can obtain current rate and yield information by calling your branch at: _____

Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the "collected" balance in the account each day. Interest is compounded daily and will be credited to

your account on a monthly basis. If you close your account before interest is credited, you will not receive the accrued interest.

VALUE ADDED BENEFITS PACKAGE

- Gold BaZing® Package fee* \$7.00 monthly

Ask for details

*By electing to add this package to your checking account; you authorize Southern Bank to debit your account by means of ACH or electronic transfer for payment of the monthly package fee.

ATM CARD/VISA® CHECK CARD

"Electronic withdrawals/transfers" are electronic withdrawals or transfers from your account using the ACH system or an ATM. "Personal Identification Number (PIN)", "PIN-based" or "online" debit card transactions are point-of-sale electronic transactions using an ATM card or a VISA Check Card at an electronic terminal other than an ATM. You will normally be required to use your PIN to effect a PIN-based debit card transaction. In contrast, when you use your VISA Check Card to purchase goods or services from a merchant displaying the VISA logo, the transaction will be handled very much like a traditional credit card transaction. The use of your PIN will not normally be required. These transactions are referred to as "no PIN", "non-PIN" or "offline" debit card transactions. Your VISA Check Card is not a credit card, however. Unlike a credit card transaction, your checking account is directly debited when you use your VISA Check Card.

Excess item and excess debit charges for electronic withdrawals/transfers and PIN required debit card transactions using your Southern ATM card or your VISA Check Card are disclosed in your Truth in Savings Disclosure.

VISA Check Card daily spending limits: (per card)

- Merchant transactions.....\$2,500.00

ATM daily cash withdrawal limits (per card):

- Visa Check Card \$500.00
- ATM cards.....\$500.00

Foreign Transaction fee.....1% of the transaction amount (for transactions initiated outside of the United States and on transactions conducted in non-U.S. currency)

ATM FEES

The transaction fees for cash withdrawals and funds transfers using your Southern Bank ATM card or your VISA Check Card are disclosed under each account type. Balance inquiries may be made without charge at any Southern Bank ATM. The Southern ATM card is issued without charge, but is not available for Unincorporated Non-Business Accounts or Christmas Club Savings Accounts.

A fee of \$2.50 per cash withdrawal, funds transfer or balance inquiry will be charged to your account for each transaction at non-Southern Bank ATMs. These fees are in addition to other fees (including the excess "per item" or excess "per debit" charges disclosed in your Truth in Savings Disclosure) and apply regardless of your Southern Bank account balance. These non-Southern ATM fees do not apply, however, to Prime Checking accounts when qualifiers are maintained. Other checking accounts owned by the Prime Checking customer will be subject to non-Southern ATM fees.

When you use an ATM not owned by us, you may be charged a fee by the ATM operator or by a national, regional, or local network used to complete the transfer, and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer. Such fees are (i) imposed by the ATM operator or network; (ii) are disclosed at the time of the transaction; (iii) cannot be waived by Southern Bank; (iv) are in addition to any other applicable charges; (v) apply regardless of the account balance or account type.

SOUTHERN BANK CUSTOMER CARE CENTER

Southern Bank Customer Care Center Hours

Monday-Friday 8:00 a.m. - 7:00 p.m.

Saturday 9:00 a.m. - 1:00 p.m.

Closed on Bank Holidays

FOR CUSTOMER CARE CENTER

CALL 1-855-ASK-SBANK

1-855-275-7226

SOUTHERN BANK ONLINE BANKING

Monthly Service Charges

- Online Banking Account Access

- Monthly Service Fee
(includes funds transfer capability)..... No Charge

- Bill Pay

- Monthly Service Fee No Charge

- Other Charges

- Proof of payment less than six months old for bill payment not in dispute..... \$10.00
- Proof of payment more than six months old for bill payment not in dispute..... \$15.00
- Payee returned payment due to customer error..... \$15.00
- Fund retrieval letter to merchant due to customer error \$15.00
- Research from offline files (\$15.00 minimum) \$15.00/hr.

You authorize us to charge your service charge account for the monthly service fee and the "other charges". Monthly service fees and charges will be imposed at the end of each statement cycle based on the number of Bill Pay Service transactions during the statement cycle.

FEES FOR OTHER PERSONAL SERVICES

Account transaction history (per copy)	\$2.00
Cashier's checks:	
• Prime Checking customers.....	No Charge
• Other customers.....	\$10.00
Check cashing fee per check (non-customers)	\$8.00
Government check cashing fee (per check)	
• Customers.....	No Charge
• Non-Customers.....	\$8.00
Check printing fee depends on style of check ordered.	
Closing checking or savings account	
• Within six (6) months of opening	\$20.00
• In charge-off status.....	\$30.00
Collection items (plus actual expenses paid to others).....	\$20.00
Counter checks (applies to all customers)	\$.75
Deposit verification.....	\$8.00
Interim statements:	
• Without checks.....	\$5.00
• With checks.....	\$8.00
Legal process handling (Tax levies, garnishments, etc.).....	\$100.00
Overdraft/Insufficient Funds (NSF) fee:	
• First occurrence.....	\$20.00
• Additional occurrences (each item, each time presented).....	\$35.00

The Overdraft/NSF fee will be determined by the number of items during the current monthly statement cycle and preceding 12 statement cycles. The Overdraft/NSF fee applies to items created by check, in-person withdrawal, ATM withdrawal, or other electronic means. An Overdraft is when an NSF item is paid. An NSF is when we refuse or return the item unpaid.

Overdraft Protection Transfer (ODPT) Fee: *(A fee for transfers from a linked Southern Bank savings account, maximum one per day)*

- Prime, Gold, and Southern@work accounts..... No Charge
- All other checking accounts..... \$5.00

Special assistance and research rate (\$5 minimum):

• Hourly including legal research relating to subpoenas, summonses and other legal processes)	\$20.00
• Copy fee per statement.....	\$5.00
• Copy fee for checks, deposit slips and other documents (per item or page)	\$3.00
• Safekeeping and Imaging accounts	
First 3 check copies per statement cycle	No Charge
• Other expenses of compliance	Actual Cost
Returned Check Chargeback (each)	\$10.00
Returned Items Redeposited (each).....	\$10.00
Special statements (per copy)	\$5.00
Statement balancing (per hour, with a \$5.00 minimum).....	\$10.00
Stop payments/Post Dated Check Fee (including automatic debits per request or renewal)	\$31.00
Telephone Transfer Fees (per request).....	\$2.00
Transfer Limits: (Incoming and Outgoing External Transfer Limits for - Global Settings for all Customers)	
• Per Transaction	\$5,000.00
• Per Day	\$5,000.00
• Per Month (Rolling).....	\$10,000.00
Wire transfers: (incoming and outgoing)	
• Incoming - Customers only*	\$15.00
• Outgoing - Customers only*.....	\$20.00
<i>* Plus actual expenses paid to others for international wires</i>	
Replace lost night deposit head key	\$5.00
Gray vinyl zipper bags:	
• Small.....	\$2.00
• Large.....	\$3.00

ANNUAL FEES FOR SAFE DEPOSIT BOXES

Exact sizes or equivalent (where available):

Small Safe Deposit Boxes.....	\$20.00	5" x 8"	\$60.00
3" x 5".....	\$25.00	5" x 10"	\$70.00
4" x 5".....	\$30.00	5.5" x 11"	\$75.00
5" x 5".....	\$40.00	6" x 10".....	\$80.00
3" x 10"	\$50.00	8" x 10"	\$90.00
3" x 11"	\$55.00	10" x 10".....	\$100.00
4" x 10.5".....	\$60.00	10" x 11"	\$100.00

Lost Key (replacement fee)

** Additional charges may apply*

Prime Checking customers receive a standard 3" x 5" safebox (where available) at no charge or a discount toward the cost of a larger box.

Box renters are required to have another active service or account (checking, savings, credit card, loan, etc.) with Southern Bank before a box can be rented.

The fees disclosed in this brochure may be changed at any time by Southern Bank. Notice of any adverse changes will be mailed to those customers affected or posted in each Southern Bank branch.

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