

2Go Checking

ELIGIBILITY REQUIREMENTS

To qualify for the higher rate and nationwide ATM fees you must perform the following eligibility requirements during each monthly qualification cycle*.

1. Have at least 12 Debit Card Purchases post and clear
2. Have at least 1 Direct Deposit or 1 ACH or 1 Bill Payment post and clear
3. Enroll in eStatements

Debit Card Purchases, Direct Deposit, ACH, and Bill Payment must post and clear the account during the monthly qualification cycle*. Memo posted or pending payments do not qualify. Intra-bank transfers do not count as qualifying ACH transactions.

*Monthly Qualification Cycle means a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle.

Earn unlimited Nationwide ATM fee refunds when eligibility requirements are met for each monthly qualification cycle. These ATM fee refunds will be credited to your account on the last day of the statement cycle, if you qualify.

ATM fee refunds will not be credited when the account is closed before the last day of the statement cycle.

TIERED VARIABLE RATE INFORMATION

The Tiered Variable Rate information disclosed below will apply when eligibility requirements are met during a monthly qualification cycle.

If your daily balance is below \$25,001.00, the interest rate paid on the entire balance in your account will be 0.75% with an annual percentage yield of 0.75%.

The interest rate that will be paid only for that portion of your daily balance that is equal to or greater than \$25,001.00 is 0.75%. The annual percentage yield for this tier will range from 0.75% to 0.75% depending on the balance in the account.

The minimum balance to obtain the annual percentage yield is \$0.01. Your interest rate and annual percentage yield may change.

If eligibility requirements are NOT met during a monthly qualification cycle the rate paid on the entire balance is 0.05% with an annual percentage yield of 0.05%.

DETERMINATION OF RATE

At our discretion we may change the interest rate on your account.

FREQUENCY OF RATE CHANGES

We may change the interest rate on your account at anytime.

LIMITATIONS ON RATE CHANGES

There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING

Interest will be compounded monthly and will be credited to your account monthly.

MINIMUM BALANCE REQUIREMENTS

You must deposit \$100 to open this account.

PROCESSING ORDER

All credit transactions are processed first. Debits or withdrawals will be processed as follows: ATM withdrawals, then Pre-Authorized electronic transactions, then checks. The items are processed from lowest to highest within each category.

BALANCE COMPUTATION METHOD

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the balance on which interest is paid.

ACCRUAL ON NONCASH DEPOSITS

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example checks).

TRANSACTION LIMITATIONS

No transaction limitations apply to this account.

FEES

Whether or not you meet the above eligibility requirements NO monthly service charge will be assessed and your account will receive Free Internet Bill Payment.

Check printing fees vary by the style of check ordered.

FEE SCHEDULE
FIRST CHEROKEE STATE BANK

The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.	
SVC CHG (ATM Balance Inquiry at a non FCSB ATM)	\$ 1.00
SVC CHG (Non FCSB ATM Withdrawal)	\$ 2.00
Replacement Card for ATM or Debit Cards	\$ 5.00
ATM Terminal Charge for non FCSB customers	\$ 3.00
Counter Items after the first 5	\$.50
Official Checks	\$ 7.00
Collection Items: Drafts	\$10.00
Collections Items: Checks	\$10.00
Internet Bill Payment	\$ 5.95
Garnishment/Levy Processing	\$100.00
New Account closed within 180 Days of Opening	\$25.00
Notary Fee	\$ 5.00
Chargeback	\$ 7.50
Personal Phone Inquiry	\$.50
Dormant Account - After One Year per month charge	\$ 5.00
NSF Fee per debit paid (created by check, in person withdrawal, ATM withdrawal or other electronic means)	\$30.00
NSF Fee per debit returned (created by check, in person withdrawal, ATM Withdrawal, or other electronic means)	\$30.00
Bounce Protection Fee per debit (created by check, in person withdrawal, ATM withdrawal, or other electronic means)	\$30.00
Uncollected Funds per item	\$30.00
Research fee per hour	\$25.00
Activity Print Out per page	\$ 1.00
Copies of Cancelled Checks	\$ 3.00
Photocopies per page	\$ 1.00
Statement Copy	\$ 5.00
Balancing Assistance per hour	\$25.00
Stop Payment Fee per item	\$30.00
Personal Telephone Transfers	\$.50
Gift Checks	\$ 2.50
Travelers Checks (1 Signature)	\$2 per \$100
Travelers Checks (2 Signature)	\$3 per \$100
Domestic Incoming Wire Fee	\$15.00
Domestic Outgoing Wire Fee	\$25.00
Foreign Incoming Wire Fee	\$35.00
Foreign Outgoing Wire Fee	\$45.00
Safe Deposit Box - Annually 3 X 5	\$30.00
Safe Deposit Box - Annually 3 X 10	\$50.00
Safe Deposit Box - Annually 5 X 10	\$70.00
Safe Deposit Box - Annually 10 X 10	\$105.00
Safe Deposit Box Lost Key Fee (1 Key)	\$25.00
Safe Deposit Box Late Fee (30 days or more)	\$10.00
Safe Deposit Box Drill Fee	\$150.00
Loose Coin Rolled 5.000% of Total Amount of Coins	
Foreign Currency Exchange - Per Transaction	\$20.00
Remote Deposit Capture Monthly	\$25.00
Overdraft Protection Sweep Fee (between deposit accounts)	\$5.00
ACH Reject (per item)	\$5.00
Returned Mail	\$5.00
IRA Transfer Out	\$25.00
Verification of Deposit/Loan	\$5.00
Multiple Check Signer Review (monthly)	\$15.00