



FEES AND CHARGES: The following fees and charges may be assessed against your account. Fees are not all inclusive. All fees and charges are subject to change.

Account Inquiry (per inquiry)	\$1.00
ATM Service Charge (ATMs that we do not own, per transaction***)	\$1.00
*Authorized Overdraft Charge (for paying items on accounts with **Overdraft Privilege Service)	\$33.00
Cashier's Check Fee (per item)	\$5.00
Charge Off Collection Fee	\$25.00
Chargeback Fee (per item)	\$10.00
Check (Debit) Card Replacement Fee (per card)	\$10.00
Check/Statement Request Fee (per copy)	\$2.00
*Daily Overdraft Charge (begins fourth consecutive business day account is overdrawn)	\$5.00
Dormant Account Charge (per month, if no activity for 12 months and balance is less than \$100)	\$5.00
Escheat Fee (per unclaimed account sent to State of TN)	\$25.00
Front and Back Images with Statement (per month)	\$2.00
Incoming/Outgoing Collection Fee (per item)	\$25.00
Large Volume Cash/Activity Fee	\$500.00 minimum, up to \$1000.00
(per month; for non-MSB customers, as applicable based on cash volumes, armored courier service, etc.)	
Levy/Garnishment Fee (per levy or garnishment)	\$100.00
Loan Payment Returned Check Fee (per item)	\$15.00
Money Service Business Fee	\$500.00 minimum, up to \$1000.00
(per month; based on cash volumes, armored courier service, etc.)	
Multiple Statement Fee (per statement per month)	\$2.00
*NSF Item Paid/Returned Fee (for paying or returning items; per item/per presentment)	\$33.00
ODP Transfer Fee (per transfer; transfer of funds from a loan or deposit account to pay toward a deposit account overdraft)	\$5.00
Recurring ACH Payment to/from another bank/non-Cash Management (per transaction)	\$3.00
Research Fee (per hour; minimum charge \$25)	\$25.00
Special Handling Fee (per request)	\$25.00
Stop Payment Fee (per item)	\$34.00
Sweep Transfer Fee (per transfer; transfer funds to/from a loan or deposit account)	\$5.00
Telephone Transfer Fee (per transfer request to a customer service representative)	\$2.00
Wire Transfer Fee: Domestic Incoming	\$12.00
Wire Transfer Fee: Domestic Outgoing via a VSB branch location	\$20.00
(consumer and non-Online Cash Management initiated wires)	
Wire Transfer Fee: Domestic Outgoing via Business Online Cash Management	\$15.00
(for business customers only, enrolled in Online Cash Management)	
Wire Transfer Fee: International Incoming	\$40.00
Wire Transfer Fee: International Outgoing	\$50.00

Check printing fees vary by the style of check ordered.

*Created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Fee is not charged if account is overdrawn less than \$10.00. NSF items returned for insufficient funds may be presented for payment multiple times. The NSF Returned Item Fee is assessed for each NSF item each time an item is presented or represented which will result in multiple fees assessed on the same item if presented multiple times. The frequency of the NSF Item Returned Fee is the number of times an item is presented. There is no limit to the number of NSF Returned Item fees assessed on an item.

**Total maximum fees charged for overdrawing your account per day, on accounts with Overdraft Privilege Service is \$137.00.

***Other banks may charge a fee when you use their ATMs.

NOTE: If applicable, the available balance on your account includes overdraft funds from an authorized overdraft limit through Overdraft Privilege Service, a line of credit or other deposit account. Additional funds cover consumer ATM and Check (debit) card transactions only with your authorization.