



Personal Service Charges

The following is a schedule of fees for products and services provided to StellarOne personal clients.

Note: For account-specific maintenance fees and terms, please refer to the StellarOne Personal Services brochure.

Account Activity Printout	\$1	
ATM/Check Card Replacement Fee	\$5 per card	
For Rush	Fee varies per replacement	
ATM Fee for Client at non-StellarOne ATM	No charge	(Additional charge may be imposed by non-StellarOne ATM owner)
ATM Fee for Non-client	\$3 per transaction	
Cashier's Check	\$7 per check (Clients only)	
Check Cashed for Non-client	\$10	
Collection Fee/Checks and Drafts	\$75 per item (domestic); \$77.50 per item (foreign)	
Copy of Check/Document	\$2 per item after 3 per month	
Copy of Statement	\$5 per statement	
Dormant Fee for Checking Accounts	\$5 per month after 1 year inactive	
Dormant Fee for Savings Accounts	\$5 per month after 3 years inactive	
Early Account Closing Fee – Checking/Savings	\$25	(If Client closes account within 90 days of opening)
Early Account Closing Fee – Stellar Savers Club	\$20 plus loss of interest	
Foreign Currency Exchange	\$20	
Foreign Currency Order	\$20	
Garnishment, Levy or Lien	\$75 per item	
HSA/IRA Transfer Fee	\$30	
Indemnity Bond	\$25	
Letter of Deposit/Loan Verification	\$10	
Missing/Incorrect Tax ID Number	\$50	
Municipal Coupons Collection	\$75 per envelope	
Non-Automated Transfer Fee	\$2 per transaction	
Notary Service Fee	Client - No charge	Non-client - \$5 per item
Online Banking Services	No charge	
Bill Pay	No charge	
eStatements	No charge	
External Transfer Fee	\$5 per transfer (outbound only)	
Paid Item Fee*	\$35	
Return Deposit Item Fee	\$5	
Return Item Fee*	\$35	
Research Time	\$35 per hour	
Statement CD-ROM Monthly	\$10 per month	
Quarterly/Semi-Annually/Annually	\$25 per quarter/semi-year/year	
Stop Payment/Renewal Request	\$29 per item	
Travelers Checks – For One	\$1.50 per \$100 purchase	
Travelers Checks – For Two	\$2 per \$100 purchase	
Visa Check Card Point of Sale Purchase	No charge	
Wire Transfers (for Clients only)		
Domestic, Outgoing	\$12 per wire	
Domestic, Incoming	\$12 per wire	
International, Outgoing	\$50 per wire	
International, Incoming	Fee varies per wire	
1031 Deferred Tax Exchange	\$500	

*An account can be overdrawn by check, in-person withdrawal, ATM withdrawal, or other electronic means.

Safe Deposit Box Annual Rental Fees

2 x 5	\$20	3 x 5	\$30
3 x 10	\$45	5 x 5	\$40
5 x 10	\$55	10 x 10	\$100
11 x 14	\$120	Locker	\$100-\$125

(Not all sizes available at all locations)

Safe Deposit Box Delinquent Rent Fee	\$5
Safe Deposit Box Drilling Fee	\$150
Safe Deposit Box One Key Replacement	\$20

Service Charges listed above are subject to change. Effective as of 07/23/2010.