



## 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 Checking and Savings Options sales sheet.

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	
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	\$1 per item	
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 Rollover/Closing Fee	\$30	
Indemnity Bond	\$25	
IRA Transfer/Rollover/Closing Fee	\$30	
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)	
Overdraft Item Fee*	\$35	
Return Deposit Item Fee	\$7	
Return Item Fee*	\$35	
Research Time	\$25 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	
Telephone Payment Processing Fee	\$15 per transaction for payment made with a credit/check card	
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	\$20 per wire	
Domestic, Incoming	\$13 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. In the normal course of business, we generally pay StellarOne checks processed by us first, followed by electronic transactions, and then other checks. In each category items are paid using a "high to low" dollar amount approach. We reserve the right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account. Also, please be aware that the order of item payment may create multiple overdrafts during a single banking day for which you will be charged our standard overdraft fee for each overdraft.

### Safe Deposit Box Annual Rental Fees

2 x 5	\$20	3 x 5	\$30	Safe Deposit Box Delinquent Rent Fee	\$5
3 x 10	\$45	5 x 5	\$40	Safe Deposit Box Drilling Fee	\$150
5 x 10	\$55	10 x 10	\$100	Safe Deposit Box One Key Replacement	\$20
11 x 14	\$120	Locker	\$100-\$125		

(Not all sizes available at all locations)

Service Charges listed above are subject to change. Effective as of 5/2/2011.