

StellarOne

Service Charges

Account Activity Printout	\$1
ATM/Check Card Replacement Fee (Per Card)	\$5
For Rush	Fee varies per replacement
ATM Fee for Client at non-StellarOne ATM	\$1.50 (Per Transaction)
(Additional charge may be imposed by other financial institution)	
ATM Fee for Non-Client	\$1.50 (Per Transaction)
Cashier's Check per check	\$5 (clients only)
Check Cashed for Non-Client	\$10
Collection Fee Checks and Drafts	\$75 per item
Copy of Item	\$2 per item after 3 per month
Copy of Statement (Per Statement)	\$5
Dormant Fee (Checking Accounts)	\$3 per month after 1 year inactive
Dormant Fee (Savings Accounts)	\$3 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 - Christmas Club	\$20 plus loss of interest
Foreign Currency Exchange	\$20
Foreign Currency Orders	\$20
Garnishment, Lien or Levy (Per Item)	\$75
HSA/IRA Transfer Fee	\$30
Indemnity Bond	\$25
Letter of Deposit Loan/Verification	\$10
Missing/Incorrect Tax-ID	\$5
Municipal Coupons Collection (Per Envelope)	\$75
Non-Automated Transfer Fee (Per Transaction)	\$2
Notary Service Fee:	
Client	No charge
Non-Client	\$5 per item
One Key Replacement for Safe Deposit Box	\$20
Return Deposit Item Fee	\$5
Return Item Fee/Paid Item Fee	\$32
(an account can be overdrawn by check, in-person withdrawal, ATM withdrawal or other electronic means)	
Research Time	\$35 per hour
Safe Deposit Box Drilling	\$150
Savings Withdrawal	\$1 per item over 6 per month
Stop Payment/Renewal Request	\$5 per item
Travelers Checks - For One	\$1.50 per \$100
Travelers Checks - For Two	\$2.00 per \$100
Wire Transfers (For clients only)	
Domestic, Outgoing per Wire	\$12
Domestic, Incoming per Wire	\$12
International, Outgoing per Wire	\$50
International, Incoming per Wire	Fee varies per wire

service charges

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Safe Deposit Box Annual 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
Delinquent Rent Fee	\$5

Not all sizes available at all locations.

Core Values

Excellence.

We know earning and keeping your business means we need to bring our "A" game to every customer, every day. To do that we're committed to acquiring and retaining the most talented and dedicated team in our market, and we've developed innovative processes to ensure the quality of the programs we offer and the people who deliver them.

Partnership.

Our operating premise is simple. If we help you meet your goals, we'll meet ours. So our objective is to help you achieve the personal and business financial goals that define success for you.

Service.

Customer satisfaction is our most important distinction. We want you to be more than satisfied when you bank with us; we want you to feel you have a trusted friend at StellarOne, and your trust and confidence in us means everything.