



SCHEDULE OF DEPOSIT ACCOUNT AND GENERAL SERVICE CHARGES AND FEES

Effective July 1, 2010

DEPOSIT ACCOUNT SERVICE CHARGES

- Nonsufficient Funds – Overdraft Item Paid (per item)\$32.00
 - Limit of four (4) fees assessed per day
- Nonsufficient Funds - Item Returned (per item).....\$32.00
- Deposited Item Returned (per item)\$ 5.00
- Stop Payment (per item)\$32.00
- Continuous Overdraft Charge
 - Every 5th consecutive day an account continues in an overdrawn status\$ 5.00
- Overdraft Protection Transfer
 - Transfer from another deposit account to avoid overdraft.....\$ 5.00
- Magna Bank Online (Internet Banking).....\$ Free
 - Bill Payment Service\$ Free
- Magna Bank by Phone (Telephone Banking)\$ Free
- Research (per hour).....\$20.00
- ATM Transactions (per transaction)
 - Magna Bank and First Tennessee ATMs\$ Free
 - ATM Transactions at all other ATMs.....\$ 1.00

Note: When you use an ATM not owned by Magna Bank, you may also be charged a fee by the ATM owner or network.
- Replacement ATM or Check Card.....\$10.00
- Replacement Night Depository Key.....\$10.00
- Garnishment and/or Levy (per order)\$20.00
- Photocopies (per item, per copy).....\$ 5.00
- Balancing or Reconciling Statement
 - By appointment only..... Minimum \$20.00
- Magna Bank Official Checks
 - One (1) check per customer per day is allowed free of charge if funds are withdrawn from a savings account and made payable to accountholder.
 - Exchange of check or cash\$ 5.00
 - Each additional check\$ 5.00
- Printed Checks: Cost is automatically deducted from the account balance. Fee depends on style of checks ordered.
- Any outside expense incurred in connection with a deposit account (including, without limitation, legal fees) may be charged to it.

GENERAL SERVICE FEES

- Collection Items*
 - Coupon Collections (per coupon envelope)\$ 5.00
 - Foreign Item Collection (per item)\$20.00
 - All other (per item)\$20.00

*Any additional charges from the collecting agent will also be assessed.
- Verification of deposit\$10.00
 - Fee will be waived on a request for pending Magna Bank mortgage loan.
- Traveler's Checks (Basic and Checks for Two) \$2.00 per \$100.00
- Notary Fee (per document)\$ 5.00
- Wire Transfers
 - Domestic (incoming or outgoing).....\$15.00
 - International (incoming or outgoing)..... As quoted
- Check Cashing of Not On-Us Item for Non Deposit Customer (per item upon approval).....\$ 5.00

Other fees may apply and all fees are subject to change.