

Miscellaneous Service Fees

The following fees may be assessed against your account. Fees apply to Personal and Business accounts unless stated otherwise.

Account closing.....\$20.00
Only applies if account is closed within 180 days of opening

ACH notification of change (business only).....\$1.50

Address unknown processing.....\$5.00

ATM charges for transactions

- Trustmark ATM..... FREE
- Non-Trustmark ATM (unless posted otherwise)
 - Transactions (including but not limited to a deposit, withdrawal, or transfer of funds between accounts)\$3.00
 - Balance inquiry.....\$3.00
(ATM owner may charge additional fee)

Bond/coupon collection (personal only)

- Per coupon collection envelope with same issue and due dates\$25.00
- Per bond collection envelope with same issue and series\$35.00
- Returned bond or coupon.....\$30.00

Coin and currency (business only)

- Coin purchased per roll.....\$0.10 – 0.15
- Currency purchased per strap\$1.00 – 1.50
- Cash deposits (Commercial Checking)\$0.15 per \$100
- Cash deposits (all other business accounts)
 - \$5,000 deposited free per month
 - \$0.25 per \$100 deposited over \$5,000 per month

Collection items\$25.00

Copies of checks (per item)

- Personal.....\$3.00
- Business\$5.00

Customized credit card (initial and per each change)\$5.00

Deposit bags

- Locking (small).....\$40.00
- Locking (large)\$50.00
- Zipper.....\$3.00

Dormant status\$5.00
Per month, assessed quarterly only if account has no customer-initiated activity for a period of one year (Checking) or a period of two years (Savings, Money Market accounts)

Encoded counter items (each).....\$0.50

Express ATM card FREE
• Card replacement\$5.00

ExpressCheck debit card..... FREE
Not available for Savings or Money Market accounts
• Customized card (initial and per each change)\$5.00
• Card replacement\$5.00

Fax transmission (each page incoming and outgoing).....\$1.00

Funds transfer (telephone assisted).....\$5.00

Gift cheques (each; personal only).....\$2.50

Hold mail (per statement cycle).....\$1.00

International cash letter items (each)\$2.50
For checks drawn on foreign banks in a foreign currency

International collections\$25.00

International documentary collections\$100.00

International drafts

- Each.....\$27.50
- Overnight delivery.....\$10.00

Legal process

- Tax levies.....\$75.00
- Garnishments.....Varies per local statute

Mobile banking..... FREE

Money orders (each).....\$5.00

myTrustmark Online Banking & Bill Pay (personal only)..... No Fee
Not available for Savings or Money Market accounts

Non-Sufficient Funds (NSF)

- Personal.....\$36.00
Per each item* returned unpaid; subject to maximum charge of 5 NSF or overdraft fees, or a combination thereof, per account per day
- Business\$36.00
Per each item* returned unpaid

Official checks.....\$8.00

Overdrafts (OD)

- Personal.....\$36.00
Per each item* paid in overdraft; subject to a maximum charge of 5 NSF or overdraft fees, or a combination thereof, per account per day
- Business\$36.00
Per each item* paid in overdraft

Overdraft transfer.....\$12.00

- Umbrella Checking, Relationship Banking, and Student Banking accounts..... No Fee

Overdrawn or uncollected balance (business only)

Discount rate on ninety-day commercial paper as established by the Federal Reserve Banks of the Federal Reserve Districts of which the state is a part plus 5 percent, or 10 percent, whichever is greater

Photocopies (each page).....\$1.00

Redeposited items (business only).....\$3.00

Research (per hour).....\$30.00

- \$7.50 per 15 minutes (minimum of \$7.50), plus applicable per item fees
- Research items on CD \$50.00

Returned ACH items (business only)\$6.00

Returned deposit item**

- Personal.....\$10.00
- Business\$10.00

Safe deposit box

- Drill service/key replacement.....Varies by market
- Lost key.....Varies by market

Statements

- eStatement..... FREE
- Paper statement..... FREE
- eStatement plus paper statement\$2.00
Per account per month
- Printout at branch\$5.00
- Copy of statement.....\$5.00
- Reconciliation.....\$20.00
Per hour; minimum of \$10.00

Stop payment.....\$36.00

Travelers cheques (personal only)

- Per \$100.00 issued (cheques for one).....2%
 - With Umbrella, Prime of Life, and Relationship Banking accounts No Fee
- Per \$100.00 issued (cheques for two).....3%
 - With Umbrella, Prime of Life, and Relationship Banking accounts2%

Verification of deposit\$10.00

Wire transfer

- Domestic
 - Customer incoming.....\$15.00
 - Customer outgoing\$25.00
- International
 - Customer incoming.....\$15.00
 - Customer outgoing\$50.00
- Tax payment (same day wire)\$45.00
- Resend of advice\$25.00
- Date of beneficiary credit\$15.00
- Recall or amendment.....\$82.00

Notes:

*The term "item" includes checks, drafts, transfers, in-person withdrawals, withdrawals by ATM, ExpressCheck Debit Card, ACH, online banking or other electronic means, and other debits or withdrawals.

**Per each item returned whether a check, draft, deposit by credit card, debit card, ACH, online banking or other electronic means, and other types of deposits.

(03/01/20)