



# Bank of The James

## 2015 Fee Schedule

Service	Fees
<b>Account Closed Within 90 days</b>	
Fee paid in cash at time of transaction.....	\$ 12.00
<b>ATM/Debit Card</b>	
Non-Customer use of Bank of the James ATM.....	Fee Varies
Non-Customer use for balance inquiries.....	\$ 3.00
Replacement card fee.....	\$ 8.00
<i>You may incur additional fees if using a non-BOTJ ATM</i>	
<b>Cashier's Checks</b>	
Customer Checks.....	\$ 8.00
Non-Customer checks .....	\$ 15.00
James River Account/50 Plus Customer.....	FREE
Cashing non-customer check (government issued).....	\$ 5.00
Christmas Club Early Withdrawal (per transaction).....	\$ 7.50
Deposit Zipper Bag.....	\$ 5.00
Foreign Currency Exchange/Purchase.....	Fee Varies
Night Depository Bag.....	\$ 35.00
Overdraft per Check or Draft.....	\$ 35.00
Replace Lost Cashier's Checks.....	\$ 25.00
Research (per hour).....	\$ 25.00
Returned Deposit (Or Cashed) Item.....	\$ 6.00
Returned Check Accepted for Loan Payment.....	\$ 35.00
<b>Safe Deposit Boxes</b>	
<i>Sizes and prices vary among branches. Check branch location for availability and prices.</i>	
Safe Deposit Box – lost key (1).....	\$ 75.00
Safe Deposit Box – both keys lost .....	\$ 125.00
Starter Checks (per page of four).....	\$ 3.00
Stop Payment on Check or ACH .....	\$ 35.00
<b>Statement Reconciliation</b>	
Statement Reproduction (per statement) .....	\$ 5.00
Statement Reproduction with images (per statement) .....	\$ 10.00
<b>Transfers</b>	
Incoming Wires.....	\$ 15.00
Outgoing Domestic Wire Transfer.....	\$ 28.00
Outgoing Foreign Wire Transfer.....	\$ 60.00
Traveler's Checks (per \$100).....	\$ 1.50
<b>Miscellaneous</b>	
Notary Service .....	No Charge
<b>Health Savings Account</b>	
Monthly administration fee.....	\$ 3.00

Consumer Accounts	Fees
<b>Statement Savings</b>	
Service charge if balance falls below \$100 within statement cycle.....	\$ 6.00
Above six (6) withdrawals within statement cycle (per item).....	\$ 0.50
<b>Minor Savings</b>	
Above six (6) withdrawals within statement cycle (per item).....	\$ 0.50
<b>Peaks Savings</b>	
Service charge if balance falls below \$500 within statement cycle.....	\$ 15.00
Above six (6) withdrawals within statement cycle (per item).....	\$ 6.00
<b>Community &amp; Blue Ridge Money Market</b>	
Service charge if balance falls below \$2,500 within statement cycle .....	\$ 15.00
Above six (6) transactions within statement cycle (per item).....	\$ 15.00
<b>Jefferson, Lancer, Staunton River and Minuteman Checking</b>	
Avoid fee by maintaining average daily collected balance of \$100 within a statement cycle; or receive e-statements; or receive direct deposit.....	
	\$ 3.00
<b>Interest Checking</b>	
Service charge if average daily collected balance within a statement cycle falls below \$750 or \$1,500 in a combination of deposit accounts linked by same ownership.....	
	\$ 15.00
<b>James River Checking</b>	
Service charge if average daily collected balance within a statement cycle falls below \$1,000 or \$10,000 in a combination of deposit accounts linked by same ownership.....	
	\$ 22.00
<b>50 PLUS Checking</b>	
Service charge if average daily collected balance within a statement cycle falls below \$500 or \$1,000 in a combination of deposit accounts linked by same ownership.....	
	\$ 22.00
<b>Business Accounts</b>	
<b>Business Economy Checking</b>	
Service charge if average daily balance falls below \$100 within a statement cycle .....	
	\$ 12.00
Over fifteen (15) paper withdrawals per statement cycle (per item) .....	\$ 0.30
<b>Small Business Checking</b>	
Service charge if average daily collected balance within a statement cycle falls below \$500 or \$25,000 in a combination of deposit accounts linked together by the same ownership .....	
	\$ 16.00
Charge per item over 150 deposited items per statement cycle.....	\$ 0.30
<b>Business Checking (Analysis Account)</b>	
Monthly maintenance fee.....	\$ 16.00
Per check or debit item paid.....	\$ 0.16
Per deposit.....	\$ 0.22
Per deposited or credited item.....	\$ 0.10
<b>Business Interest Checking</b>	
Service charge if average daily collected balance falls below \$500 or combined average daily collected balances fall below \$25,000 in combination of deposit accounts linked together by the same ownership .....	
	\$ 22.00
Charge per item over 150 deposited items.....	\$ 0.30