# Bank of The James

## 2015 Fee Schedule

| Service | Fees |
|---|---|
| **Account Closed Within 90 days** | |
| Fee paid in cash at time of transaction | $ 12.00 |
| **ATM/Debit Card** | |
| Non-Customer use of Bank of the James ATM | Fee Varies |
| Non-Customer use for balance inquiries | $ 3.00 |
| Replacement card fee | $ 8.00 |
| *You may incur additional fees if using a non-BOTJ ATM* | |
| **Cashier's Checks** | |
| 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 |
| **Safe Deposit Boxes** | |
| *Sizes and prices vary among branches. Check branch location for availability and prices.* | |
| 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 |
| **Statement Reconciliation** | |
| Statement Reproduction (per statement) | $ 5.00 |
| Statement Reproduction with images (per statement) | $ 10.00 |
| **Transfers** | |
| Incoming Wires | $ 15.00 |
| Outgoing Domestic Wire Transfer | $ 28.00 |
| Outgoing Foreign Wire Transfer | $ 60.00 |
| **Traveler's Checks (per $100)** | $ 1.50 |
| **Miscellaneous** | |
| Notary Service | No Charge |
| **Health Savings Account** | |
| Monthly service charge | $ 3.00 |

| Consumer Accounts | Fees |
|---|---|
| **Statement Savings** | |
| Service charge if balance falls below $100 within statement cycle | $ 6.00 |
| Above six (6) withdrawals within statement cycle (per item) | $ 0.50 |
| **Minor Savings** | |
| Above six (6) withdrawals within statement cycle (per item) | $ 0.50 |
| **Peaks Savings** | |
| Service charge if balance falls below $500 within statement cycle | $ 15.00 |
| Above six (6) withdrawals within statement cycle (per item) | $ 6.00 |
| **Community & Blue Ridge Money Market** | |
| Service charge if balance falls below $2,500 within statement cycle | $ 15.00 |
| Above six (6) transactions within statement cycle (per item) | $ 15.00 |
| **Jefferson, Lancer, Staunton River and Minuteman Checking** | |
| Avoid fee by maintaining average daily collected balance of $100 within a statement cycle; or receive e-statements; or receive direct deposit | $ 3.00 |
| **Interest Checking** | |
| 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 |
| **James River Checking** | |
| 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 |
| **50 PLUS Checking** | |
| 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 |

| Business Accounts | Fees |
|---|---|
| **Business Economy Checking** | |
| 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 |
| **Small Business Checking** | |
| 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 |
| **Business Checking (Analysis Account)** | |
| Monthly maintenance fee | $ 16.00 |
| Per check or debit item paid | $ 0.16 |
| Per deposit | $ 0.22 |
| Per deposited or credited item | $ 0.10 |
| **Business Interest Checking** | |
| 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 |

Member FDIC
EQUAL HOUSING LENDER

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