

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

Account Closing | \$20.00

- Applied when account is closed within 180 days of opening

ACH Notification of Change (business only) | \$1.50**Address Unknown Processing | \$5.00****ATM Card | FREE**

- Card replacement | \$5.00
- Expedited delivery | \$40.00

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 fees)

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 Debit or Credit Card

- Initial customization and per each change | \$5.00

Debit Card | FREE

- Card replacement | \$5.00
- Expedited delivery | \$40.00

Deposit Bags

- Locking (small) | \$40.00
- Locking (large) | \$50.00
- Zipper (small) | \$6.00
- Zipper (large) | \$10.00

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**Fax Transmission (each page incoming and outgoing) | \$1.00****Funds Transfer (telephone assisted) | \$5.00****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**

Money Orders (each) | \$5.00**myTrustmark® Online and Mobile Banking**

- Personal accounts only | **No Fee**

Non-Sufficient Funds (NSF)

- Personal (Savings and Money Market Accounts) | \$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 (Consumer checking accounts: The overdraft fee will not be charged when the amount of the item* paid in overdraft is \$4.99 or less)
- Business | \$36.00
 - Per each item* paid in overdraft

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**

- Minimum fee | **\$7.50 plus applicable per item fees** (\$7.50 per 15 minutes)
- Research items on CD | **\$50.00**

Returned ACH Items (business only) | **\$6.00**

Returned Deposit Item** | **\$10.00**

Safe Deposit Box

- Drill service/key replacement | **Varies by market**
- Lost key | **Varies by market**
- Rent late fee | **\$10**
- Storage fee for drilled contents | **\$2.50 per month from date drilled**

Statements

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

Stop Payment | **\$36.00**

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**

*The term "item" includes checks, drafts, transfers, in-person withdrawals, withdrawals by ATM, ITM, 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.