



BANK OF WALTERBORO

PERSONAL CHECKING AND SAVINGS ACCOUNTS

THE PERSONAL ACCOUNT

- Unlimited check writing
- Easy to balance monthly statement
- Standard interest rate paid on daily balance of \$500 - \$2500
- Market rate of interest paid on daily balances of \$2500
- Minimum balance to avoid service charge \$100
- When balance falls below \$100, a monthly service charge of \$3.00 plus .15 per debit will be charged

FREE CHECKING

- No minimum balance
- No service charge
- No interest

SENIORS ACCOUNTS (55 Years and Older)

- No service charge
- No minimum balance requirement
- Standard interest rate paid on daily balance of \$0 - \$2500
- Market rate of interest paid on daily balances of \$2500
- Free personalized checks
- Free travelers checks
- Free cashiers checks (Limit 5)
- Free notary service
- Free money orders (Limit 5)
- Free direct deposit

PERSONAL MONEY MARKET ACCOUNT

- \$1,000 - \$14,999.99 balance to earn money market interest
- Premium rate of interest paid on balance over \$14,999.99
- If minimum balance of \$1,000 is not maintained, standard interest rate is paid and \$5.00 charge imposed
- Unlimited teller withdrawals, however Federal Regulations limit check writing and pre-authorized payments to a total of 6 payments per statement period
- Up to three of those payments can be checks and the remainder can be pre-authorized payments
- \$5.00 charge for each third party transaction over limit

PERSONAL SAVINGS

- \$50.00 minimum opening deposit
- \$25.00 minimum opening deposit on Junior Savings (18 years and under)**
- Standard interest rate paid on all balances
- Interest daily, paid quarterly
- 3 Free withdrawals per quarter
- \$1.00 charge for each withdrawal over 3
- If balance drops below \$50.00 there will be a \$1.00 charge per month (**no charge on Junior Savings**)

CHRISTMAS CLUB ACCOUNT

- 50 week club
- Earn standard interest rate
- \$5.00 early close-out penalty and forfeit all interest

CERTIFICATE OF DEPOSIT

Maturities	Minium Deposit
7-364 Days	\$1,000
12-48 Months	\$ 500

Interest paid monthly, quarterly, semi-annually, annually and at maturity (if less than one year)
Substantial Penalties for Early Withdrawals

INDIVIDUAL RETIREMENT ACCOUNTS

Competitive fixed rate and variable rate plans offered

SAFE DEPOSIT BOXES

3 x 5	\$20.00	Key Replacement and Box Drilling	\$135.00
3 x 10.....	30.00		
5 x 10.....	40.00		
10 x 10.....	60.00		

ATM Service Available

MISCELLANEOUS SERVICE CHARGES

NSF / Overdraft	\$20.00
Stop Payment per Item	10.00
Wire Transfer	10.00
Collection Fee	10.00
Interim Statement	4.00
Snapshot Statement	1.00
Cashier's Check	
(Customer)	2.00
(Non-customers)	5.00
Money Orders	
(Customer)	1.00
(Non-customers)	2.00
Extensive Clerical	15.00
Service (per hour)	
Travelers Checks	1%
Night Depository (per bag)	15.00

WALTERBORO OFFICE

1100 N. Jefferies Boulevard
Post Office Box 1707
Walterboro, SC 29488
(843) 549-2265
FAX (843) 549-5476

RAVENEL OFFICE

6225 Savannah Hwy.
Post Office Box 489
Ravenel, SC 29470
(843) 889-6953
FAX (843) 889-6956

FOREST HILLS OFFICE

110 Forest Hills Road
Post Office Box 1707
Walterboro, SC 29488
(843) 542-9318
FAX (843) 542-2752

RIDGELAND OFFICE

8058 East Main Street
Post Office Box 1265
Ridgeland, SC 29936
(843) 726-3168
FAX (843) 726-6112