

SCHEDULE OF FEES AND CHARGES

Today's Date: 12/31/2004

Account Closed Within 90 Days of Opening	\$15.00
Automated Teller Machine (ATM) Transaction Fee	
Per Transaction at Non First Southern ATM's	\$ 1.00
ATM Mini Statement/per request	\$ 0.25
Cashier's Checks	\$ 3.00
Charged Back Check Fee/per item	\$ 5.00
Coin Counting Fee	
Customer Only	N/C
Collection Item/per item	\$15.00
Copies/Per Copy	\$ 0.25
Deposit Bag/Locking	\$20.00
Deposit Bag/Zipper	\$ 5.00
Dormant Account Fee/Month	
Balance <\$500	\$ 5.00
Foreign Currency Exchange	\$15.00 plus pass thru fees
Foreign Currency Order	\$15.00 plus pass thru fees
Garnishments/Levies/other Legal Processes/per item	\$40.00
Insufficient Funds Fee Per Check	\$25.00
Negative Balance Fee/after 4th day	\$ 5.00 per day
Notary Service	Free
Overdraft Protection Fee/Per Transfer	\$ 2.00
Personalized Check Charge	Varies per style
Reconciliation Research/Hour & Copy	\$20.00 per hour \$ 2.00 per copy
Safety Deposit Box Fee/Per Year	Varies per size
Safety Deposit Box Drill/Key	Drill @ cost Key @ \$25.00
Special Statement Fee	\$ 5.00
Stop Payment Fee/per stop	\$15.00
Travelers Checks	
Per \$100.00 for 1 signature	\$ 1.00
Per \$100.00 for 2 signatures	\$ 1.75
Telefax	
Incoming Pages/each	\$ 2.00
Outgoing Pages/each	\$ 3.00
Wire Transfers	
Domestic (U.S.)	\$15.00
International	\$45.00