

Rates and fees are subject to change. Contact us for the most current rates and fees. The following rates and fees are applicable to your account(s), services, and/or transactions, as of 7-1-2022.

RATE SCHEDULE

CHECKING ACCOUNT TYPES	INTEREST			BALANCE REQUIREMENTS				Applicable Disclosures	ACCOUNT SPECIFICATIONS AND INFORMATION
	Interest Rate	Annual Percentage Yield (APY)	Interest Compounded/ Credited	Minimum Opening Deposit	Monthly Service Fee	Minimum Average Daily Balance to Avoid Monthly Service Fee	Balance Method to Calculate Interest		
PREMIUM INTEREST CHECKING									
Tier 1: \$0 - \$9,999.99	0.10%	0.10%	Monthly/ Monthly	\$50.00	\$10.00	\$2,500.00	Daily Balance Method	See Disclosures 1, 2, and 3 below	This is a variable rate tiered account.
Tier 2: \$10,000 - \$49,999.99	0.15%	0.15%							
Tier 3: \$50,000 - \$99,999.99	0.25%	0.25%							
Tier 4: \$100,000 - \$249,999.99	0.35%	0.35%							
Tier 5: \$250,000+	0.45%	0.45%							
BONUS RATE CONSUMER CHECKING									
Balance \$20,000.00 or less	1.99%	2.01%	Monthly/ Monthly	\$50.00	NA	NA	Daily Balance Method	See Disclosures 1, 2, 3, 4 and 7 below	To earn the higher rates, the account must be enrolled in e-Statements and post and settle at least 15 qualifying debit transactions each statement cycle. Limit one Bonus Rate Checking Account per customer. This is a variable rate tiered account.
Balance \$20,000.01 or more	0.20%	0.20%							
--if bonus conditions are not met--	0.05%	0.05%							
REWARDS CHECKING									
	NA	NA	NA	\$50.00	NA	NA	NA	See Disclosures 4, 5, 6 and 7 below	To receive a \$0.10 reward on qualifying debit card transactions, the account must be enrolled in e-statements.
THRIVE CHECKING									
	NA	NA	NA	\$50.00	NA	NA	NA	NA	You must be age 60 or older to open this account. Free standard safety checks, free paper statements with images, up to 9 free official checks each month, \$25 safe deposit box credit and may qualify for an additional 0.10% interest rate bump on CD specials.
EDU STUDENT CHECKING									
	NA	NA	NA	\$50.00	NA	NA	NA	See Disclosures 4 and 6 below	The primary account holder must be between the ages of 13-24. At age 25 this account will convert to a Rewards Checking Account. To receive a \$0.10 reward on qualifying debit card transactions, the account must be enrolled in e-statements.
HEALTH SAVINGS									
	0.20%	0.20%	Quarterly/ Quarterly	\$50.00	\$2.50/ Quarter	NA	Daily Balance Method	See Disclosure 1, 2 and 3 below	This is a variable rate account. Please consult your tax professional for eligibility requirements.

ACCOUNT DISCLOSURES

1. Annual Percentage Yields (APY) are accurate as of the date indicated above. The Interest Rate and Annual Percentage Yield (APY) are determined by the bank and may change at anytime. Rates are subject to change after account opening.
2. If the account is closed before interest is credited, you will receive accrued interest.
3. Interest begins to accrue on the business day non-cash items are deposited. (i.e. checks)
4. Qualifying debits are defined as point of sale or online purchases using the SouthEast Bank debit card for \$1.00 or greater. ATM and cash-only transactions do not qualify for cash back rewards.
5. A Non-Activity Fee of \$2.95 will be charged for any statement cycle during which the average daily balance is \$300 or less and there is no consumer initiated credit or debit activity.
6. Cashback rewards will be calculated and credited to the account on the first business day of each calendar month following the calendar month in which the qualifying transactions occur. SouthEast Bank may change the Cashback rewards amount, eligibility requirements, and/or qualifying transactions at any time.
7. This account requires e-statements. A \$3.00 paper statement fee may apply.

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SCHEDULE OF FEES

ACCOUNT ACTIVITY FEES

Account Closure Fee	\$15.00 if closed within 180 days of opening
Account Re-Opening Fee for Charged Off Accounts	\$35.00 per occurrence
Bounce Protection Paid Item Fee	\$33.00 per item created by check or electronic means. This includes in-person withdrawals and ATM withdrawals.
Check Collection (Domestic)	\$20.00 per item
Check Collection (International)	\$35.00 per item
Dormant Service Charge	\$5.00 per month when there is no activity for 18 Months or more on all accounts with SouthEast Bank.
Foreign (International) Check Processing Fee	\$15.00 per item
Insufficient Funds Charge	\$33.00 per item presentment created by check or electronic means. This includes in-person withdrawals and ATM withdrawals.
Insufficient Funds (NSF) Sweep Fee	\$5.00 per occurrence
Non-Activity Fee	\$2.95 per statement cycle when there is no activity in the last 31 days. Only applies to account types where specified.
Returned Check (deposited item) Fee	\$10.00 per item
Stop Payment Charge	\$30.00 per request

CARDS

Foreign ATM Usage Fee	\$1.00 per occurrence
Replacement MasterCard Debit Card	\$7.00 per card

SAFE DEPOSIT BOXES

Annual Rental 3x5	\$25.00 per year*
Annual Rental 5x5	\$25.00 per year*
Annual Rental 3x10	\$50.00 per year*
Annual Rental 5x10	\$75.00 per year*
Annual Rental 10x10	\$100.00 per year*
Change of Locks/ Drilling of Boxes	Varies- The invoice cost for drilling and lock replacement.
Re-Key Fee	Varies- The invoice cost for re-keying the safe deposit box.

*Requires automatic draft from SouthEast Bank Checking Account.

MISCELLANEOUS

Check Copy Fee	\$5.00 per check
Checkbook Reconciliation	\$20.00 per hour, \$10.00 minimum charge
Garnishment or Tax Levy	\$60.00 per item
Instant Checks (4 per page)	\$4.00 per page
Lost Night Drop Bag or Key Replacement Fee	\$30.00 per replacement
Official Checks	\$3.00 per check
Paper Statement Fee	\$3.00 per statement. Only applies to accounts where specified.
Research Fee	\$20.00 per hour, \$10.00 minimum charge
Return Mail Fee	\$5.00 per occurrence
Statement Copy Fee	\$5.00 per statement
Wire Transfer Fee- Domestic	\$25.00 per transfer (Incoming and Outgoing)
Wire Transfer Fee- International Incoming	\$25.00 per transfer
Wire Transfer Fee- International Outgoing	\$60.00 per transfer