

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 **2-1-2023**.

RATE SCHEDULE									
SAVINGS, MONEY MARKET & SPECIAL ACCOUNT TYPES	INTEREST			BALANCE REQUIREMENTS				Additional Disclosures	ACCOUNT SPECIFICATIONS AND INFORMATION
	Interest Rate	Annual Percentage Yield (APY)	Interest Compounded/ Credited	Minimum Opening Deposit	Monthly Service Fee	Minimum Daily Balance to Avoid Monthly Service Fee	Balance Method to Calculate Interest		
BONUS RATE SAVINGS									
Balance \$10,000.00 or less	1.99%	2.01%	Monthly/ Monthly	\$50.00	NA	NA	Daily Balance Method	See Disclosures 1, 2, 3, 4 and 5 below	This is a variable rate tiered account. To earn a higher rate the following Bonus Conditions must be met: 1) A checking account with the round up feature is required, 2) Post and settle at least 15 round up debit card transactions during the statement cycle from any personal SouthEast Bank checking account, and 3) The account must be enrolled in e-Statements. Only 1 account allowed per primary customer.
Balance \$10,000.01 or more	0.20%	0.20%							
--If bonus conditions are not met--	0.05%	0.05%							
PERSONAL MONEY MARKET									
Tier 1: \$0 - \$9,999.99	0.20%	0.20%	Monthly/ Monthly	\$2,500.00	\$12.00	\$2,500.00	Daily Balance Method	See Disclosures 1, 2 and 3 below	This is a variable rate tiered account. Withdrawal limitations apply. Each withdrawal exceeding 6 per statement cycle will be assessed an excessive withdrawal fee of \$6.00.
Tier 2: \$10,000 - \$49,999.99	0.30%	0.30%							
Tier 3: \$50,000 - \$99,999.99	0.60%	0.60%							
Tier 4: \$100,000 - \$249,999.99	0.90%	0.90%							
Tier 5: \$250,000+	2.47%	2.50%							
CONSUMER STATEMENT SAVINGS									
	0.05%	0.05%	Quarterly/ Quarterly	\$50.00	\$5.00/ Quarter	\$100.00	Daily Balance Method	See Disclosures 1, 2, 3 and 5 below	Not Applicable
MILESTONE SAVINGS									
	0.15%	0.15%	Quarterly/ Quarterly	\$5.00	NA	NA	Daily Balance Method	See Disclosures 1, 2, 3 and 5 below	This is a variable rate account. The primary account holder must be under the age of 18. A joint owner that is at least 18 years of age is required. This account will be converted to a Consumer Statement Savings upon the primary account holder reaching the age of 18.
ELECTRONIC CHRISTMAS CLUB									
Balance \$5,000.00 or less	2.00%	2.00%	Annually/ Annually	\$5.00	NA	NA	Daily Balance Method	See Disclosures 1, 2 and 3 below	This is a variable rate account. To earn a higher rate during a statement period, the account holder must: 1) Maintain a SouthEast Bank checking account and 2) Have at least one electronic deposit post to the account each month. Account balances will be transferred to the SEB account designated on October 31 each year. A \$20.00 Early Withdrawal fee applies for each withdrawal conducted prior to the balance payout on October 31 of each year. Only 1 account per Customer.
Balance \$5,000.01 or more	0.25%	0.25%							
--If conditions are not met--	0.25%	0.25%							

ACCOUNT DISCLOSURES

- 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.
- If the account is closed before interest is credited, you will receive accrued interest.
- Interest begins to accrue on the business day non-cash items are deposited. (i.e. checks)
- SouthEast Bank will Round Up your point of sale and online purchases to the nearest dollar and transfer the difference from your checking account to your designated savings account. You must be a primary owner on each checking and savings account that you enroll.

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SCHEDULE OF FEES

ACCOUNT ACTIVITY FEES

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
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.
Stop Payment Charge	\$30.00 per request

CARDS

Foreign ATM Usage Fee (Foreign = Non-SEB owned ATM)	\$1.00 per occurrence
Replacement MasterCard Debit Card	\$7.00 per card

SAFE DEPOSIT BOX FEE

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 Check Printing Fee (4 per page)	\$4.00 per page
Lost Night Drop Bag or Key Replacement Fee	\$30.00 per replacement
Official Check Fee	\$3.00 per check
Paper Statement Fee	\$3.00 per statement. Only applies to accounts where specified. Fee waived with a daily average account balance of \$1,200 or a daily average relationship balance of \$10,000
Research Fee	\$20.00 per hour, \$10.00 minimum charge
Return Mail Fee	\$5.00 per occurrence
Statement Request/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