



Miscellaneous Services Pricing Guide:

All Customers

The following fees apply to all customers and may be assessed at the time of service.

ACCOUNT ASSISTANCE

Garnishments and Levies	\$100.00
Return Statement Due to	
Undeliverable Address <i>(one-time charge)</i>	\$5.00
Special Statement Cutoff	\$5.00
Deposit Account Verification ¹	\$25.00
<i>(per request for third party verifications, document verifications, audits, business credit inquiries, and from mortgage/title companies)</i>	

ACCOUNT SERVICING

Collections – Domestic Collections	\$30.00
Collections – International Collections	\$50.00
Deposit Return Item <i>(per item returned)</i>	\$12.00
Dormant Account Fee	\$5.00
<i>(per month, up to a maximum of \$60 per dormant occurrence)²</i>	
Foreign Currency <i>(purchase and sale)</i>	\$10.00
Health Savings Account Setup	\$25.00
International ACH	\$5.00
IRA Closing and IRA Transfer	\$25.00
New Account Closing within 90 Days ³	\$30.00
Overdraft Fee ⁴	\$35.00
Stop Payment	\$35.00
Telephone Transfer	\$5.00

ATM/DEBIT CARD SERVICES

Non-Ameris Bank ATM Usage:

ATM Withdrawal or Transfer ⁵	\$3.00
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ATM or Debit Card Replacement:

Debit Card Replacement <i>(in branch)</i>	\$5.00
Expedited Card Only <i>(by mail)</i>	\$65.00
Expedited PIN Only <i>(by mail)</i>	\$36.00
Expedited Card and PIN <i>(by mail)</i>	\$100.00

OFFICIAL CHECKS

Counter Checks <i>(per 12)</i>	\$5.00
Official Checks – Customer ³	\$10.00
Converting Official Check ³	\$10.00

¹There is no charge for verification requests related to housing or government assistance, medical or death related, or from government agencies. Fee does not apply to requests received directly from consumer customers regarding their own accounts.

²Checking, money market and savings accounts are considered dormant after 12 months of inactivity. Does not apply to Opportunity Checking account.

³Does not apply to Opportunity Checking account.

⁴A maximum of 3 Overdraft Fees will be assessed per day on consumer accounts. An Overdraft Fee will not be assessed if the account balance is overdrawn \$5 or less per day for consumer accounts. The Overdraft Fee is imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals, or by other electronic means, as applicable. Does not apply to Opportunity Checking account.

⁵Non-Ameris Bank ATM Usage: ATM withdrawal/transfer fee for Opportunity Checking account is \$2.00

⁶Applies to each outgoing external transfer initiated through your Ameris Bank online banking or mobile banking app.

WIRE TRANSFERS

Domestic Outgoing <i>(branch assisted)</i>	\$35.00
Domestic - Incoming Wire Fee	\$20.00
International – Outgoing <i>(branch assisted)</i>	\$50.00
International - Incoming Wire Fee	\$20.00
Wire Return Fee	\$25.00

ONLINE BANKING SERVICES

Bill Pay - Expedited Check Payment	\$25.00
Bill Pay - Expedited Electronic Payment	\$15.00
External Transfer ⁶	\$3.00

COIN COUNTER: Customers

Coin Counter Fee per use – Up to \$100 in coin	\$0.00
Coin Counter Fee per use – Amount over \$100	10%

SAFE DEPOSIT BOX

Lost/Duplicate Key	\$30.00
Safe Deposit Box Drilling	\$250.00
Safe Deposit Box Late Rental Payment	\$10.00

The following fees will be assessed at time of service for non-customers of Ameris Bank.

NON-CUSTOMER FEES

Coin Counter Fee per use – Total amount in coin	10%
Check Cashing Fee (non-customer)	\$8.00



Miscellaneous Services Pricing Guide:

Business Customers

The following fees apply to business customers only and may be assessed at the time of service.

ACCOUNT ASSISTANCE

Account Research Copies (<i>per page</i>)	\$2.00
Account Research (<i>per hour</i>)	\$30.00
Account Activity/Statement Print Out	\$5.00
Check Copies	\$5.00
Copies of 1099/1098	\$5.00
Statement Copies	\$5.00

TREASURY SERVICES: Non-analyzed accounts

Remote Business Deposit (RBD) Monthly Maintenance Fee	\$45.00
RBD Scanner Count Fee (<i>per scanner, per month</i>)	\$10.00
RBD Scanner Replacement	\$200.00
ACH Origination Monthly Maintenance Fee	\$35.00
ACH Return Items	\$7.00
ACH Items Originated (<i>per item</i>)	\$0.30
ACH Payments - template (<i>per item</i>)	\$0.21
ACH Collections - template (<i>per item</i>)	\$0.30
ACH File Fee (<i>per file</i>)	\$15.00
Same-Day ACH (<i>per item</i>)	\$1.25
Monthly Debit Block (<i>per account</i>)	\$5.00
Monthly Positive Pay	\$75.00
Positive Pay Issued Item File (<i>per file</i>)	\$5.00
<i>(up to a maximum of \$20 per month)</i>	
Positive Pay Issue Items (<i>per item</i>)	\$0.11
Monthly Remote Cash Deposit ¹ (<i>per location</i>)	\$25.00
Direct Connect	\$11.95
MSB, ATM Operators & Third Party Payment Processors – Enhanced Due Diligence (EDD) Fee (<i>per month</i>)	\$500.00
ATM Owner Fee (<i>per month</i>)	\$100.00
CD- ROM Statement (<i>commercial accounts only</i>)	\$100.00
ICS Sweep Fee ⁵	\$100.00

¹Loomis fees not included.

²For business accounts only.

³For business accounts only, if your account is overdrawn 5 or more consecutive business days, an extended overdraft fee will be charged on the fifth business day.

⁴For business accounts only. A \$10 fee for each transfer will be assessed to the account sending the funds for overdraft protection or to maintain a target balance in another Ameris Bank account. There is no charge for scheduled automatic transfers.

⁵For new accounts setup on or after January 1, 2025

⁶Applies to Business Analysis Checking and Business Analysis Interest DDA accounts only.

⁷Applies to business checking accounts only. Per item fee will be charged regardless of any free monthly items received on your account.

BUSINESS ONLINE BANKING WIRE TRANSFERS

Domestic Outgoing (<i>Business Online Banking</i>)	\$20.00
International – Outgoing (<i>Business Online Banking</i>)	\$30.00
Online Wire Monthly Maintenance Fee	\$25.00

ACCOUNT SERVICING

NSF Return Item Fee ²	\$35.00
Extended Overdraft Fee ³	\$35.00
Transfer Charge ⁴	\$10.00
<i>(per transfer for overdraft protection or target balance)</i>	

NIGHT DEPOSIT

Night Depository Locked Bag	\$35.00
Night Depository Zipper Bag	\$5.00
Large Night Depository Zipper Bag	\$10.00

ATM/DEBIT CARD SERVICES

Non-Ameris Bank ATM Usage:

ATM Balance Inquiry	\$3.00
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INSTANT PAYMENTS

FedNow Credit Fee ⁶ (<i>per item</i>)	\$0.40
Zelle Credit Fee ⁷ (<i>per item</i>)	\$0.40