



LOAN PRODUCTS AND SERVICES AT MORRIS BANK

At Morris Bank, we offer a variety of personal and commercial loan products and services to meet the needs of our customers and the communities that we serve.

Our loan products include:

Business & Agriculture Loan Services

- Aircraft Loans
- Auto Financing
- Commercial Loans
- Construction Loans and Development Loans
- Installment, Term, And Balloon Loans
- Letters Of Credit
- Real Estate Loans
- SBA Program Loans
- Small Business Loans
- Small Farm Loans
- Working Capital Loans
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Personal Loan Services

- Aircraft Loans
- Auto Financing
- Consumer Small Dollar Loans
- Construction Loans and Development Loans
- Home Equity Lines of Credit
- Installment, Term, And Balloon Loans
- Personal Lines of Credit
- Personal Loans
- Real Estate Loans
-

Community Development Loans

Online & Mobile Banking



**Serving You Online
and at these
Georgia Office Locations:**

Toll Free 1-888-272-5202

Downtown Dublin

301 Bellevue Ave.
Dublin, GA 31021

Dublin Mall

2003 Veterans Blvd.
Dublin, GA 31021

Gray

110 Bill Conn Pkwy
Gray, GA 31032

**Houston Lake
Warner Robins**

464 S Houston Lake Rd.
Warner Robins, GA 31088

**Houston Hwy 96
Warner Robins**

1041 Hwy 96
Warner Robins, GA 31088

**Main Street
Statesboro**

201 North Main St.
Statesboro, GA 30458

**Brannen Street
Statesboro**

777 Brannen St.
Statesboro, GA 30458

Brooklet

129 Parker Avenue S.
Brooklet, GA 30415

Perry

809 Carroll St
Perry, Ga 31069

www.morris.bank

Miscellaneous Services

Account Closure Fee if closed within 30 days	\$10.00
Account Research per hour	\$25.00
Cashier's Check	\$5.00
Debit Card Replacement Fee	\$10.00
Deposit Item Chargeback	\$5.00
Domestic Wires	\$20.00
Dormant Account Fee (max. \$60.00 per year)	\$5.00
Foreign ATM Balance Inquiry Fee	\$0.25
Foreign ATM Cash Withdrawal Fee	\$1.25
International Wires	\$40.00
Money Orders	\$3.00
Overdraft Fee	\$35.00
Research Copies	\$0.25
Return Item Fee	\$35.00
Stop Payment Charge	\$35.00
Stop Payment Charge (thru Online Banking)	\$17.50
SWEEP Transaction Charge	\$5.00
Telephone Transfer Fee	\$5.00

Revised 9/2023

Checking
PERSONAL
ACCOUNT SERVICES



It Pays To Bank Blue.



Minimum Deposit to Open - \$100.00

- No Minimum Balance
- Monthly Flat Fee - \$5.00
- No per Check Charge
- One (1) FREE Basic Check Order per year
- One (1) Overdraft OR Stop Payment Fee Refund per Quarter. (Fee refunds are not automatic.)

BLUE Secure Bonus Features

IDProtect: Identity Theft Protection Services

- Credit File & Total Identity Monitoring
- 3-in-1 Credit Report & Single Credit Score
- Up to \$10,000 in identity fraud expense reimbursement
- Travel & Leisure Discounts
- Health Discount Savings (Not insurance)
- Debit Advantage Buyer's Protection and Extended Warranty
- Cell Phone Protection
- Shopping Rewards
- Accidental Death & Dismemberment Insurance

(Registration/Activation is required for Blue Secure bonus features. Insurance products are not a deposit; not FDIC insured; not an obligation of bank; not guaranteed by bank or any affiliated entity.)

BLUE Basic Checking

Minimum Deposit to Open - \$100.00

- No Minimum Balance
- Monthly Flat Fee - \$2.00
- Monthly Flat Fee waived with E-Statement Enrollment
- No per Check Charge

*A*t Morris Bank, we believe in a commonsense approach to banking and practical financial solutions with all of our decisions being made locally. Let us show you how easy it is to do business with us.

BLUE Future Checking

Minimum Deposit to Open - \$25.00

- For ages 13-24. Minors under 18 years old must have an adult co-owner.
- No Minimum Balance
- Monthly Flat Fee - \$2.00
- Monthly Flat Fee waived with E-Statement Enrollment
- Debit Card offered
- Five (5) foreign debit/ATM fees refunded per month
- One (1) Free Basic Check order per year
- One (1) Overdraft Payment Fee refund- per every 6 months
- For added protection, option to link up to 2 accounts

Available with all Morris Bank Accounts

BILL PAY
DEBIT CARD
INTERNET & MOBILE BANKING
P2P TRANSFERS
SECURLOCK & CARD CONTROLS
SAVINGS BUILDER

BLUE Interest Checking*

Minimum Deposit to Open - \$1,000.00

- Minimum Daily Balance to Avoid Flat Fee - \$1,000.00
- Monthly Flat Fee if Balance Falls Below Daily Minimum - \$3.00
- Per Check Charge if Balance Falls Below Minimum Daily Balance - \$.20

IDProtect: Identity Theft Security Benefits

BLUE 50 Interest Checking*

Minimum Deposit to Open - \$100.00

- No Minimum Balance or Monthly Flat Fees
- No per Check Charge
- Six (6) Stop Payment Fee Refunds per year
- Five (5) Free Cashier's Checks or Money Orders per month
- 25% Discount on a Safe Deposit Box** (excludes the 10X10 box size)
- Two (2) Basic Check Orders per year

IDProtect: Identity Theft Security Benefits

**Tiered variable rate information equal to or greater than the following daily balances:*

\$1,000	\$100,000	\$500,000+
\$25,000	\$250,000	

Additional Account Options

Certificate of Deposits (CD)
Individual Retirement Accounts (IRA)
Savings Account Options
Credit Cards

Safe Deposit Boxes (with existing account)**

**Contents of Safe Deposit Box are not FDIC insured.

**Check with your local branch for sizes and pricing.

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and at these
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Perry, GA 31069

We reserve the right to at any time require not less than 7 days notice in writing before each withdrawal from an interest-bearing savings account other than a time deposit or from any other savings account as defined by Regulation D. All savings accounts are interest bearing accounts with interest rate subject to change at any time at our discretion.

www.morris.bank

Miscellaneous Services

Account Closure Fee if closed within 30 days	\$10.00
Account Research per hour	\$25.00
Cashier's Check	\$5.00
Debit Card Replacement Fee	\$10.00
Deposited Item Chargeback	\$5.00
Dormant Fee (max. \$60.00 per year)	\$5.00
Excessive Fee (per occurrence, as applicable for Blue Future Savings accounts)	\$1.50
Excessive Debit Charge (per occurrence, as applicable for Blue Money Market accounts)	\$3.00
Excessive Fee (per occurrence, as applicable for Blue Savings accounts)	\$3.00
Excessive Fee (per occurrence, as applicable for MOOLA savings accounts)	\$1.00
Foreign ATM Balance Inquiry Fee	\$0.25
Foreign ATM Cash Withdrawal Fee	\$1.25
International Wires	\$40.00
Money Orders	\$3.00
Overdraft Fee	\$35.00
Research Copies	\$0.25
Return Item Fee	\$35.00
Stop Payment Charge	\$35.00
Stop Payment Charge (thru Online Banking)	\$17.50
SWEEP Transaction Charge	\$5.00
Telephone Transfer Fee	\$5.00

Revised 9/2023

Savings
PERSONAL
ACCOUNT SERVICES



It Pays To Bank Blue.

BLUE Savings

Minimum Deposit to Open - \$100.00

- Minimum Daily Balance to Avoid Flat Fee—\$100.00
- Quarterly Flat Fee if Balance Falls Below Daily Minimum Balance—\$6.00
- Three (3) Debit Transactions per Quarter - Each Additional Debit Transaction subject to \$3.00 Excessive Fee

BLUE Money Market*

Minimum Deposit to Open - \$1,000.00

- No Monthly Flat Fee
- Minimum Daily Balance to Obtain Annual Percentage Yield (APY) - \$1,000.00
- Four (4) Debit Transactions per Month - Each Additional Debit Transaction subject to \$3.00 Excessive Debit Charge

**Tiered variable rate information equal to or greater than the following daily balances:*

\$1,000	\$250,000
\$25,000	\$500,000 +
\$100,000	

MOOLA Savings**

Minimum Deposit to Open - \$10.00

- For Ages Up to 12 Years
- Three (3) Transactions per Quarter - Each Additional Debit Transaction subject to \$1.00 Excessive Fee
- The Child is the "Owner" of the Account, but a Parent, Grandparent or Other Adult Will need to be a Custodian.

***An in-school Moola program is available in Laurens, Wilkinson, and Jones County. Call or visit your local Morris Bank office for more information.*

At Morris Bank, we believe in a commonsense approach to banking and practical financial solutions with all of our decisions being made locally. Let us show you how easy it is to do

BLUE Future Savings

Minimum Deposit to Open - \$25.00

- For ages 13-24. Minors under 18 years old must have an adult co-owner.
- Minimum Daily Balance to Avoid Flat Fee—\$25.00
- Quarterly Flat Fee If Balance Falls Below Daily Minimum - \$3.00
- Three (3) Debit Transactions per Quarter - Each Additional Debit Transaction subject to \$1.50 Excessive Fee

BLUE Christmas Savings

Minimum Deposit to Open - \$10.00

- No Minimum Balance to Maintain
- One (1) Debit Transaction Semi-Annually - Each Additional Debit Transaction subject to \$10.00 Excessive Fee

Available with all Morris Bank Accounts

BILL PAY
DEBIT CARD
INTERNET & MOBILE BANKING
P2P TRANSFERS
SECURLOCK
SAVINGS BUILDER
CARD CONTROLS

Certificates of Deposit (CDs)

By depositing your money into a CD for a specific length of time, called a "term", you lock in a specified interest rate. The longer your term, the higher your rate of interest return will be. The terms range from 3 months up to 5 years. You can withdraw your funds early if necessary, but an early withdrawal fee will be imposed. At the term end, you have a ten-day grace period during which you can:

- Let your CD Renew Automatically at the current rate.
- Withdraw all or part of your deposit.
- Select a new term.

Savings Builder Tool

Swipe 'n Save! Each time you swipe your debit card, Savings Builder will round up your purchase and "save" the extra change for you!

- No Cost to Enroll
- All you need is a Checking, Savings Account, and a Debit Card.
- The funds saved transfer at the end of each business day to your *Morris Bank Savings Account*.
- Only use your debit card: Signature-Based and Pin-Based transactions qualify.
- Signing Up is Easy - Just call or stop by your local Morris Bank Branch.

Additional Account Options

Individual Retirement Accounts IRA
Numerous Checking Options
Credit Cards

Safe Deposit Boxes (with existing account)***

***Contents of Safe Deposit Box are not FDIC insured.

***Check with your local branch for sizes and pricing.

FEE SCHEDULE



www.morris.bank

PLEASE REFER TO YOUR ACCOUNT OPENING DISCLOSURES FOR ADDITIONAL FEES OR CHARGES THAT MAY BE INCURRED FOR YOUR SPECIFIC ACCOUNT TYPE.

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$35.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means. The Overdraft fee may be disclosed as an *Overdraft Funds Paid Charge* within the activity description on your periodic statements. Under our standard overdraft practices, there is a daily limit of \$210.00 on the total fees assessed for overdrawing your account per day.

Returned Item Fee will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means. The Returned Item fee may be disclosed as an Nonsufficient Funds Return Charge within the activity description on your periodic statements.	\$35.00
Stop Payment Fee (Stop/Hold Fee)	\$35.00
Stop Payment Fee (Placed through Online Banking)	\$17.50
Money Order	\$3.00
Cashier's Check	\$5.00
Account Research (per hour)	\$25.00
Research Copies (each)	\$0.25
Sweep Transaction Charge (Transfer Fee)	\$5.00
Wire Transfer by Customer	\$20.00
International Wire Transfer	\$40.00
Foreign ATM Withdrawal Fee(s) at Non-proprietary ATMs	\$1.25
Foreign ATM Balance Inquiry Fee(s) at Non-proprietary ATMs	\$0.25
Dormant Account Fee (per statement cycle) (Maximum is \$60 per account)	\$5.00
Replacement Debit Card	\$10.00
Telephone Transfer Fee (Transfer Fee)	\$5.00
Early Closing Fee (if account is closed within 30 days)	\$10.00
Excessive Fee (per occurrence, as applicable for BLUE Savings accounts)	\$3.00
Excessive Fee (per occurrence, as applicable for MOOLA MOOLA Savings accounts)	\$1.00
Excessive Debit Charge (per occurrence, as applicable for Money Market accounts)	\$3.00
Excessive Fee (per occurrence, as applicable for BLUE Future Savings accounts)	\$1.50
Deposited Item Charge Back (Returned/Reprocessed Item Handling Fee)	\$5.00

FOREIGN ATM FEES. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.