

**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

Gordon
280 Milledgeville Hwy
Gordon, GA 31031

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
Deposited Item Chargeback	\$5.00
Domestic Wires	\$20.00
Dormant Account Fee (max. \$60.00 per year)	\$5.00
Excessive Fee (per occurrence, as applicable for Blue Business Savings/Money Market Accounts)	\$3.00
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	\$5.00
Stop payment Charge	\$35.00
Stop Payment Charge (thru Online Banking)	\$17.50
SWEEP Transaction Charge	\$5.00
Telephone Transfer Fee	\$5.00

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. Savings and Money Market accounts are limited to six (6) transfers to third parties by preauthorized, automatic or similar order per month, including those by check, draft, or similar order to third parties.

**Business
BANKING
SERVICES**



It Pays To Bank Blue.

BLUE Simple Business Checking*

Minimum Deposit to Open - \$50.00

- ⦿ Minimum Balance to Avoid Monthly Fees - \$250.00
- ⦿ Monthly Flat Fee - \$6.00
- ⦿ Per Check Charge - \$0.15
- ⦿ Items Deposited Charge - \$0.04
- ⦿ This account is reserved for Small Business Accounts which may include Sole Proprietor described as "Doing Business As."

BLUE Business Checking*

Minimum Deposit to Open - \$100.00

- ⦿ Minimum Balance to avoid Monthly Fees - \$1,000.00
- ⦿ Monthly Flat Fee - \$8.00
- ⦿ Per Check Charge - \$0.15
- ⦿ Per Items Deposited Charge - \$0.06

BLUE Business Analysis Checking*

Minimum Deposit to Open - \$100.00

- ⦿ Monthly Flat Fee - \$10.00
- ⦿ Per Check Charge - \$0.15
- ⦿ Per Deposit - \$0.35
- ⦿ Per Deposited Item/Credit - \$0.10
- ⦿ Per \$100 Cash/Coin (Debit or Credit) - \$0.15
- ⦿ Your account may also be subject to fees related to maintaining a Negative Collected Balance.

**Your account may be subject to automatic conversion to BLUE Business Analysis Checking account type if excessive overdraft activity occurs or significant per item or cash deposits or cash withdrawals occur, excluding checks drawn on Morris Bank. Your account may also be subject to fees related to maintaining a Negative Collected Balance, which will be based on WSJ Prime Rate + 4% or 10% adjusted monthly, whichever will be greater. Customer will be charged for any pass through services (ex. armored car pickup).*

BLUE Business Interest Checking**

Minimum Balance to Open - \$5,000.00

- ⦿ Minimum Balance to Avoid Monthly Fees - \$5,000.00
- ⦿ Monthly Flat Fee - \$8.00
- ⦿ Per Debit Charge - \$0.20
- ⦿ Minimum Daily Balance to Obtain Annual Percentage Yield is \$5,000.00

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

\$5,000	\$250,000
\$25,000	\$500,000+
\$100,000	

BLUE Community Checking***

Minimum Deposit to Open - \$100.00

- ⦿ No Minimum Balance
- ⦿ Monthly Flat Fee - \$2.00
- ⦿ Monthly Flat Fee waived with E-Statement enrollment.

****This account is reserved for civic and/or school organizations, clubs, churches and non-profits. Non-profits will be required to provide documentation to verify non-profit status.*

BLUE Business 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) Withdrawals per Quarter - Each Additional Withdrawal \$3.00

BLUE Business Money Market****

Minimum Deposit to Open - \$10,000.00

- ⦿ No Monthly Flat Fee
- ⦿ Minimum Daily Balance to Obtain Annual Percentage Yield - \$10,000.00
- ⦿ Four (4) Withdrawals per Month - Each Additional Withdrawal - \$3.00

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

\$10,000	\$250,000
\$25,000	\$500,000+
\$100,000	

Additional Business Options

Commercial Lending
SBA Programs
Merchant Services
Treasury Management
CDARS/ICS
Investment Accounts
Credit Cards
VISA Gift Cards
Safe Deposit Boxes*****

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