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 business with us.

Serving you online & at these Middle Georgia office locations:

1-888-272-5202

DOWNTOWN DUBLIN

301 Bellevue Ave. Dublin, GA 31021 (478) 272-5202

DUBLIN MALL

2003 Veterans Blvd. Dublin, GA 31021 (478) 272-5202

GORDON

280 Milledgeville Hwy. Gordon, GA 31031 (478) 328-5392

GRAY

110 Bill Conn Pkwy. Gray, Georgia 31032 (478) 986-2400

HOUSTON COUNTY

464 South Houston Lake Road Warner Robins, GA 31088 (478) 953-3828

1041 Highway 96 Warner Robins, GA 31088

Miscellaneous Services

Money Orders	\$3.00
Cashier Checks	\$5.00
SWEEP transaction Charge	\$5.00
Account Research per Hour	\$25.00
Research Copies (each)	\$0.25
Foreign ATM Cash Withdrawal Fee	\$1.25
Foreign ATM Balance Inquiry Fee	\$0.25
Stop Payment Charge	\$35.00
Stop Payment Charge Stop Payment Charge (thru Online Banking)	\$35.00 \$17.50
Stop Payment Charge (thru Online Banking)	\$17.50
Stop Payment Charge (thru Online Banking) Debit Card Replacement Fee	\$17.50 \$10.00
Stop Payment Charge (thru Online Banking) Debit Card Replacement Fee Domestic Wires	\$17.50 \$10.00 \$20.00

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.

www.morris.bank













MORRIS BANK

PERSONAL ACCOUNT SERVICES

CHECKING

BLUE Secure Checking



Minimum Deposit to Open - \$100.00

- No Minimum Balance
- Monthly Flat Fee \$5.00
- No per Check Charge
- Monthly Statement
- One (1) FREE Basic Check Order per Year
- One (1) Overdraft OR Stop Payment Fee Refund per Quarter

BLUE Secure Bonus Features!

- IDProtect Your IDProtect service: credit file Monitoring and alerts of changes 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 my be 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
- No Monthly Flat Fee
- No per Check Charge
- E-statement Required
- Paper Statement Fee Option \$2.00

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

BLUE 50 Interest Checking*

Minimum Deposit to Open - \$100.00

- No Minimum Balance or Monthly Fees
- No per Check Charge
- Free Stop Payments
- Five (5) Free Cashiers Checks or Money Orders per month
- 25% Discount on a Safe Deposit Box
- Two (2) Complimentary Check Orders a Year

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

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

\$100,000

FREE with all Morris Bank Accounts

INTERNET BANKING
MOBILE BANKING
MOBILE DEPOSIT
DEBIT CARD

SAVINGS

BLUE Savings

Minimum Deposit to Open - \$100.00

- Minimum Daily Balance to Avoid Flat fee - \$100.00
- Monthly Flat Fee if Balance Falls Below
 Daily Minimum any one day in that quarter \$6.00
- Three (3) Withdrawals per Quarter Each additional Withdrawal \$3.00

BLUE Money Market**

Minimum Deposit to Open - \$1,000.00

- Four (4) Withdrawals per Month Each additional Withdrawal \$3.00
- No Monthly Flat Fee
- Minimum daily balance to obtain annual percentage yield - \$1,000.00

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

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

Additional Account Options

Christmas Savings
MOOLA Kids Savings
Teen BLUE Future
Certificates of Deposit
Individual Retirement Accounts
VISA Credit Cards
Mastercard Debit/ATM Cards
VISA Gift Cards
Safe Deposit Boxes