

CONSUMER ACCOUNT FEES & SERVICE CHARGES

Below is the new fee schedule effective 8/1/25. Please note the items in bold are reflective of a change.

Effective August 1, 2025

DEPOSIT

Account closing (90 days from open date) ⁴	\$ 15.00
IRA Closing Fee	\$ 25.00
Collection fees (customer only)	
Outgoing & incoming	\$ 20.00
Canadian Check Collection	1.00%
Dormant account (per month) ⁴	\$ 15.00
Excessive transactions	
Money Market Account (per month)	\$ 10.00
Savings Account (per transaction)	\$ 3.00
Legal Services	
Garnishment Processing fee	\$ 250.00
IRS Levy Processing fee	\$ 125.00
Child Support Processing fee	\$ 100.00
Subpoena Processing fee per hour	\$ 85.00
Interim statement (ATM/Branch)	\$ 2.00
Non-Sufficient Funds/Overdrafts (For each item) ⁵	\$ 35.00
Return Deposit Item	\$ 12.00
Overdraft Protection Transfer (CheckProtek)	\$ 10.00
Privately printed checks reject charge fee (per check)	\$ 1.00
Return Mail (per month)	\$ 5.00
Stop payment	\$ 35.00

RESEARCH

Per hour (one hour minimum, plus costs below)	\$ 30.00
Per check image	\$ 3.00
Per statement copy	\$ 10.00
Balancing (per hour)	\$ 30.00

ATM DEBIT CARD

International debit card RUSH replacement	\$ 100.00
International debit card PIN RUSH replacement	\$ 100.00
Inquiry or transactions at non-Seacoast ATMs	\$ 3.50
Foreign Transaction Fee ²	1.00%

WIRE TRANSFER

Domestic	
Outgoing (In branch assisted)	\$ 37.00
Outgoing (Online)	\$ 17.00
Incoming	\$ 15.00
Outgoing (Wire room assisted)	\$ 37.00
International	
Outgoing (In branch assisted)	\$ 55.00
Outgoing (Online) USD	\$ 35.00
Outgoing (Online) foreign currency	\$ 55.00
Incoming	\$ 30.00
Outgoing (Wire room assisted)	\$ 55.00
Verification	\$ 5.00
Return Wire fee	\$ 20.00

ONLINE BANKING

Personal	
With select accounts	No Cost
Digital deposits (per item)	No Cost

MOBILE BANKING

Personal	
With select accounts	No Cost
Digital deposits	No Cost

LOAN

Reamortization schedule	\$ 250.00
Mortgage Payoff Processing Fee	\$ 25.00
Research per hour	\$ 30.00
Research per photocopy	\$ 1.00
Subordination Agreement	\$ 195.00
Faxed	\$ 15.00

SAFE DEPOSIT BOX³

2 x 5	\$ 45.00
3 x 5	\$ 55.00
3 x 10	\$ 75.00
5 x 5	\$ 65.00
5 x 10	\$ 100.00
7 x 10	\$ 125.00
10 x 10	\$ 165.00
13 x 10	\$ 190.00
18 x 11	\$ 195.00
36 x 11	\$ 315.00
Late Fee	\$ 10.00
Lost Key	\$ 50.00
Drilling	\$ 200.00

OTHER

Medallion Signature Guarantee Services	\$ 20.00
Notary Services	
Customer	\$ 3.00
Non-Customer	\$ 5.00
Cashier's Checks	\$ 10.00
Cashier's Check with Expedited Shipping ⁶	\$ 45.00
Check printing (prices vary depending on style & quantity)	
Temporary Check (3 for \$1.00)	\$ 1.00
Photocopy (per page, \$1.00 minimum)	\$ 0.25
Fax (1st page)	\$ 2.50
Each Additional Page	\$ 1.50
Check Cashing (Non-Customer >= \$2,500)	3%
Check Cashing (Non-Customer < \$2,500)	\$ 10.00



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- 12 months for checking accounts / 24 months for savings accounts.
- Foreign Transaction Fees are 1% of the total transaction amount. This applies to debit card or ATM transactions with a merchant or ATM in a foreign country, whether the transaction is originally made in US dollars or converted from foreign currency.
- These fees become effective upon your annual renewal date. Discounts may apply based on your relationship. Not all sizes are available at all locations. Box holders must have a Seacoast Bank Checking or Savings Account. Annual fees are automatically deducted from your Seacoast Checking or Savings Account. Seacoast Bank offers safe deposit boxes at selected banking centers and they are subject to availability. Please stop by or call your local banking center for more information.
- Excludes BankOn Opportunity Checking.
- The maximum number of overdraft fees and returned items fees you will be charged each calendar day is **seven**. In addition, overdraft and returned item charges will be automatically waived if the account is overdrawn \$5.00 or less or if the transaction causing the overdraft is \$5.00 or less.
- Applicable to Global Banking customers only.