

South Georgia Banking Company offers a variety of checking and savings accounts, as well as other financial services to meet the different needs of individuals and businesses. Just ask one of our customer service representatives to assist you with questions or account set up!



## Personal Accounts

### Checking Accounts

#### *Personal Checking*

- Open with a minimum deposit of \$50.00
- MasterCard debit card
- No monthly maintenance fees with minimum daily balance of \$500.00
- If daily balance falls below \$500, a monthly maintenance fee of \$5.00 plus \$0.20 per debit applies

#### *Flat Fee Checking*

- Personal account
- Open with minimum deposit of \$50.00
- Unlimited debits for a \$10.00 monthly maintenance fee
- MasterCard debit card

#### *Student Checking*

- Full time students through age 22 are eligible
- Open with a minimum deposit of \$50.00
- MasterCard debit card
- No minimum balance requirement, monthly maintenance fee or per item charge
- Beginning at age 23, a \$10.00 monthly maintenance fee applies

#### *Senior Checking + Interest*

- Customers 62 and older are eligible
- Open with a minimum deposit of \$50.00
- MasterCard debit card
- Interest bearing account
- Interest rate is determined by account balance and its corresponding tier formula
- Interest is compounded and credited monthly
- Interest begins to accrue no later than the business day the bank receives credit for non-cash items

- No monthly maintenance fee
- Free cashiers checks
- Interest rate is subject to change

#### *NOW Account*

- Interest bearing checking account
- Interest is compounded & credited monthly
- MasterCard debit card
- Open with a minimum deposit of \$50.00
- No maintenance fees with minimum daily balance of \$1000.00
- If daily balance falls below \$1,000.00, a \$10.00 monthly maintenance fee applies
- Interest begins to accrue no later than the business day the bank receives credit for non-cash items
- Interest rate is subject to change
- The Federal Reserve Board determines the types of entities that may maintain NOW Accounts.

## Business Accounts

#### *Business Checking*

- Open with a minimum deposit of \$50.00
- No monthly maintenance fee with minimum daily balance of \$1,000.00
- If daily balance falls below \$1,000.00, a monthly cycle service charge of \$5.00 plus \$.20 per debit fee applies.
- Business debit card

#### *Business Checking Analysis*

- Open with minimum deposit of \$50.00
- Business debit card
- Monthly Account Analysis Charges apply based on transaction activity
- No minimum balance requirement

*\*All accounts are subject to approval.*

## Savings & Money Market

### Savings \*

- Open with a minimum deposit of \$50.00
- No monthly maintenance fees
- Interest bearing account
- Six free withdrawals and/or transfers can be made each quarter; withdrawals and/or transfers exceeding six will be assessed a Customer Debit Fee of \$2.50 each
- Interest is compounded and credited every three months
- Interest begins to accrue no later than the business day the bank receives credit for non-cash items
- Interest rate is subject to change

### Money Market\*

- Interest bearing account
- Open with a minimum deposit of \$50.00
- Interest begins to accrue no later than the business day the bank receives credit for non-cash items
- Interest rate is determined by account balance and its corresponding tier formula
- Interest is compounded and credited monthly
- No monthly fee with minimum daily balance of \$2,500.00.
- If daily balance falls below \$2,500.00, a \$5.00 monthly maintenance fee applies

\*Federal regulation limits the number of withdrawals and/or transfers that may be made from a statement savings or money market deposit account. No more than six transfers and withdrawals, per calendar month or statement cycle, can be made to another account (including a transaction account) of the depositor at South Georgia Banking Company or to a third party by means of a preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction, or by check, draft, debit card, or similar order made by the depositor and payable to third parties.

### Certificates of Deposit

- Open with a minimum deposit of \$1,000.00
- Interest bearing
- Fixed interest rate
- Competitive market rates

### IRA (Individual Retirement Account)

## Additional Services

### Loans

- Personal loans and lines of credit
- Business loans and lines of credit
- Mortgage loans
- Construction loans
- Home Equity Lines of Credit
- Agriculture loans

Online Banking, Mobile Banking and Bill Pay  
Learn more at [sgbconline.com](http://sgbconline.com)

### Telephone Banking

Account information at: 229.382.5680 or 877.482.5680

### MasterCard® Debit Cards

### Merchant Credit Card Processing Services

### Personal and Business Credit Cards

### Safe Deposit Boxes

## [Locations]

### TIFTON

725 W. 2nd Street\* 229.382.4211  
2005 N. Tift Avenue\* 229.382.8272

### OMEGA

5515 Alabama Avenue\* 229.528.4211

### MOULTRIE

410 Lane Street\* 229.616.4211

### ASHBURN

561 E. Washington Ave. 229.567.9686

### CORDELE

702 S. Pecan Street\* 229.271.3000

### VIENNA

210 S. 3rd Street\* 229.268.4707

### Tollfree

888.782.4211

\*ATM available