

Hours of Operation

March 2026:

NICEVILLE

Monday – Friday 8:30 AM – 5:00 PM

Saturday - CLOSED

DEFUNIAK SPRINGS

Monday – Friday 8:30 AM – 5:00 PM

Saturday - CLOSED

FREEPORT

Monday – Friday 8:30 AM – 5:00 PM

Saturday – CLOSED

Services:

Fees:

ACH Origination	\$ 1.00 Each
ATM/Debit Card Replacement	\$ 5.00 Each
Book of EZ Checks	\$ 15.00 Each
Cashier’s Check	\$ 6.00 Each
Cashier's Check Conversion (Non-Customer)	\$ 15.00 Each
Checkbook Balancing (1 st Time Fee)	\$ 20.00
Counter Check	\$ 1.00 Per Check
Early Closure-Personal (Within 90 Days of Opening)	\$ 25.00 Per Account
Fax/Copy Machine	\$ 1.00 Per Page
Levy/Garnishment Plus, Legal if Applicable	\$ 150.00 Each
NSF/Overdraft Fee Per Item, Per Presentment	\$ 37.00
Research (1 Hour Minimum Charge, Includes Copies)	\$ 35.00 HR
Stop Payment	\$ 35.00 Each
Return Deposit Item (Personal) Per Item, Per Presentment	\$ 7.00
Statement Printouts	\$ 5.00 Each
Telephone Transfer	\$ 2.00 Each
Sweep Per Day, Per Account	\$ 10.00
Verification of Deposit, Mortgage, or Loan	\$ 25.00 Each
Wire Transfer-Incoming	\$ 15.00 Each
Wire Transfer-Outgoing	\$ 20.00 Each
International Wire Transfer Incoming/Outgoing	\$ 75.00 Each

Loans:

TYPE:	FEES:
Consumer Loans.....	The Lesser of 2% or \$50 + \$50 Booking Fee
Real Estate Loans.....	1% Origination Fee + \$28.10 Flood Certificate Fee*
Commercial Loans.....	1% Origination Fee + \$28.10 Flood Certificate Fee*
Overdraft Protection.....	\$15 Per Transfer

* If Real Estate is attached

Mortgage Loans

- Conventional
- Construction / Perm
- FHA & VA Loans
- Rural Development (RD) Loans