



Products and Services and Schedule of Fees
As of: April 30, 2026



BANK OF ST. FRANCISVILLE

MEMBER FDIC

Banking Center Locations and Hours of Operation and Census Tracts
As of: April 1, 2026

Branch Name	Address	City	State	Zip	Parish Name	State Code	MSA/MD Code	Census Tract	Census Tract Income	Lobby Hours	Drive-Thru Hours
Bank of St. Francisville	5700 Commerce St.	St. Francisville	LA	70775	West Feliciana	19	12940	9815.03	Upper	M-Th 9am – 3pm Fri 9am – 5:30pm Sat & Sun-Closed	M-F 9am – 5:30pm Sat & Sun-Closed
Bank of St. Francisville	5505 Highland Rd	Baton Rouge	LA	70808	East Baton Rouge	19	12940	0049.00	Upper	M-F 9am – 5pm Sat & Sun-Closed	M-F 9am – 5pm Sat & Sun-Closed

5700 Commerce St. • St. Francisville • 5505 Highland Rd • Baton Rouge
225.635.6397 • 225.784.6123
www.bsf.net



BANK OF ST. FRANCISVILLE
MEMBER FDIC

5700 Commerce Street, St Francisville, LA 70775 • 5505 Highland Road, Baton Rouge, LA 70808

SCHEDULE OF FEES

Checking Accounts

Commercial Checking

Minimum deposit required to open	\$100.00
Monthly Service Charge	\$7.00
Debit Processing	\$.10/item
Credit Processing	\$.12/item
Earnings Credit	\$.10/\$100 average collected balance less FDIC reserve 3%
Electronic Statements	No Charge
Paper Statement optional	\$5.00 per month

Basic Business

Minimum deposit required to open	\$100.00
Monthly Service Charge calculated on minimum balance:	
• \$1,000.00 & above	No Charge
• Below \$1,000.00	\$10.00
Item Processing – debits & credits	First 300 free then \$.25/item
Electronic Statements	No Charge
Paper Statement optional	\$5.00 per month

Commercial Interest

Minimum deposit required to open	\$100.00
Monthly Service Charge	\$7.00
Debit Processing	\$.10/item
Credit Processing	\$.12/item
Interest bearing	Credited monthly
Electronic Statements	No Charge
Paper Statement optional	\$5.00 per month

Business High Yield IIA

Minimum deposit required to open	\$25,000.00
Monthly Service Charge calculated on minimum balance:	
• \$25,000.00 & above	No Charge
• Below \$25,000.00	\$10.00
Debit Processing	Up to 6 free, then \$10.00/item
Interest bearing	Credited monthly
Electronic Statements	No Charge
Paper Statement optional	\$5.00 per month

IOLTA

Minimum deposit required to open	\$100.00
Monthly Service Charge	No Charge
Interest bearing	Credited Monthly & submitted to LA Bar Foundation
Electronic Statements	No Charge
Paper Statement optional	\$5.00 per month

Regular Non Profit

Minimum deposit required to open	\$100.00
Monthly Service Charge	No Charge
Electronic Statements	No Charge
Paper Statement optional	\$5.00 per month

Non Profit Grand Checking

Minimum deposit required to open	\$7,500.00
Monthly Service Charge calculated on minimum balance:	
• \$7,500 & above	No Charge
• Below \$7,500.00	\$25.00
Interest earned on balances \$7,500.00 and over	Credited Monthly
Electronic Statements	No Charge
Paper Statement optional	\$5.00 per month

Regular Public Funds

Minimum deposit required to open	\$100.00
Monthly Service Charge	No Monthly Charge
Electronic Statements	No Charge
Paper Statement optional	No Charge

Public Fund IIA

Minimum deposit required to open	\$100.00
Monthly Service Charge	No Monthly Charge

Interest earned on balances \$2,500 and over	Credited monthly
Electronic Statements	No Charge
Paper Statement optional	No Charge
Personal Checking	
Minimum deposit required to open	\$100.00
Monthly Service Charge calculated on minimum balance:	
• \$750.00 & above	No Charge
• Below \$750.00	\$5.00
Electronic Statements	No Charge
Paper Statement optional	\$3.00 per month
Advantage 50	
Minimum deposit required to open	\$100.00
Monthly Service Charge	No Charge
Electronic Statements	No Charge
Paper Statement optional	\$3.00 per month
Student Checking	
Minimum deposit required to open	\$10.00
Monthly Service Charge	No Charge
Electronic Statements	No Charge
Paper Statement optional	\$3.00 per month
Basic IIA	
Minimum Opening Deposit	\$2,500.00
Monthly Service Charge calculated on minimum balance:	
\$2,500.00 & above	No Charge
Below \$2,500.00	\$10.00
Debit Processing	Up to 6 free, then \$10.00/item
Interest bearing	Credited Monthly
Electronic Statements	No Charge
Paper Statement optional	\$3.00 per month
Premium IIA	
Minimum Opening Deposit	\$20,000.00
Monthly Service Charge calculated on minimum balance:	
• \$20,000.00 & above	No Charge
• Below \$20,000.00	\$10.00
Debit Processing	Up to 6 free, then \$10.00/item
Interest bearing	Credited Monthly
Electronic Statements	No Charge
Paper Statement optional	\$3.00 per month
Personal Grand Checking	
Minimum deposit required to open	\$7,500.00
Monthly Service Charge calculated on minimum balance:	
• \$7,500 & above	No Charge
• Below \$7,500.00	\$25.00
Interest earned on balances \$7,500.00 and over	Credited Monthly
Electronic Statements	No Charge
Paper Statement optional	\$3.00 per month
High Yield IIA	
Minimum deposit required to open	\$25,000.00
Monthly Service Charge calculated on minimum balance:	
• \$25,000.00 & above	No Charge
• Below \$25,000.00	\$10.00
Debit Processing	Up to 6 free, then \$10.00/item
Interest bearing	Credited monthly
Electronic Statements	No Charge
Paper Statement optional	\$3.00 per month

Savings Accounts

Personal Savings	
Minimum deposit required to open	\$100.00
Quarterly Service Charge calculated on minimum balance:	
• \$250 & above	No Charge
• \$100.00 - \$249.99	\$1.00
• Below \$100.00	\$2.00
Withdrawals	1 Free per month, then \$2.00 per withdrawal
Interest credited quarterly	
Electronic Statements	No Charge
Paper Statement optional	\$3.00 per quarter
Kid - Stuff Savings	
Minimum deposit required to open	\$10.00
Monthly Service Charge	No Charge
Withdrawals	1 Free per month, then \$2.00 per withdrawal
Interest credited quarterly	
Electronic Statements	No Charge
Paper Statement optional	\$3.00 per quarter

Business Savings Account

Minimum deposit required to open	\$100.00
Monthly Service Charge calculated on minimum balance:	
• \$250 & above	No Charge
• \$100.00 - \$249.99	\$1.00
• Below \$100.00	\$2.00
Withdrawals	1 Free per month, then \$2.00 per withdrawal
Interest credited quarterly	
Electronic Statements	No Charge
Paper Statement optional	\$5.00 per quarter

Christmas Club Savings

Minimum deposit required to open	\$10.00
Monthly Service Charge	No Charge
Withdrawals (Non-Transactional)	Checks generated on balance November 1 st every year
Interest credited at maturity	

Deposit Account Specific Fees

NSF & Overdraft

***NSF Fee for paid or returned item	\$28.00
***Overdraft Fee	\$28.00
***NSF Fee for paid or returned item on Student Accounts	\$15.00
***Overdraft Fee on Student Accounts	\$15.00
Overdraft Protection Transfer	\$5.00/transfer
Extended Days Overdrawn Fee	\$5.00 every 5th business day balance is negative
Max Daily Fee (Consumer accounts)	\$145.00
Max Daily Fee (Student accounts)	\$80.00
***Fee applies to overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means.	

ATM

Withdrawals from foreign terminals	\$1.00/transaction
Withdrawals from BSF terminals	No Charge
Balance Inquiries from foreign terminals	\$5.00/transaction
Balance Inquiries from BSF terminals	No Charge
Duplicate ATM/Debit Card	\$5.00

Other Services & Fees

Safe Deposit Box

3 x 5 Safe Deposit Box	\$30.00/year
5 x 5 Safe Deposit Box	\$40.00/year
3 x 10 Safe Deposit Box	\$50.00/year
5 x 10 Safe Deposit Box	\$75.00/year
10 x 10 Safe Deposit Box	\$150.00/year
Cost of drilling lock if keys are lost	Market Price

Electronic Banking

BSF Online Banking	No Charge
Mobile Banking	No Charge
Mobile Deposit	No Charge
BSF Bill Payer	No Charge

Treasury Management

Remote Deposit Capture	\$60.00/month
Positive Pay ACH/Checks	No Charge
Wire Initiation with Company Administration & Dual Control Capabilities	No Charge
ACH Origination with Company Administration & Dual Control Capabilities	No Charge
Merchant Services	No Charge

Money Service Business – Fee Schedules *(works with Basic Business or Commercial Checking)*

Monthly Service Charge	\$7.00
BSA Monitoring	\$250.00/month
Remote Deposit Capture	\$60.00/month
Change Orders:	
• Currency	.07/bill
• Coins	.10/coin
Deposit / Remote Deposits	.20/item
Debit Processing	.20/item
Returned Deposits	7.50/item

Other Available Services

Current Account Printout	\$2.00
Account Research (checkbook/savings balancing)	\$20.00/hour (\$10.00 minimum)
Reprint of statement with items	\$1.00/page (\$3.00 minimum)
Duplicate Savings Passbook	\$3.00
Night Depository Lock Bag	\$25.00
Night Depository Zipper Bag	\$5.00
Duplicate Night Depository Key	\$2.50
Cashier's checks	\$5.00 each
Money Orders	\$2.00 each
Collection items-Drafts, coupons	\$40.00/item
Check cashing	Customers-Free/Non-customers -\$7.00 w/officer approval
Stop Payment	\$22.00/request
Telephone requested transfer	\$1.00/transfer
Telephone Inquiries	\$1.00
24 / 7 TeleBanking	No Charge
Temporary Checks	\$0.25/each
Outgoing Domestic Wire Transfers (\$100.00/minimum)	\$15.00/wire
Outgoing International Wire Transfers	\$50.00 with officer approval
Incoming Domestic Wire Transfers	Free
Incoming International Wires	\$35.00/wire
Returned Deposit Item	\$3.00/item
Dormant Account	\$5.00/statement cycle
Foreign Currency Fee	\$15.00/order
Visa Gift Card	\$2.50/card

NOW Account - (not available to Corporations/Partnerships)

Minimum Daily Balance \$2500 & above
Minimum Daily Balance \$0.01 - \$2,499.99
Minimum Daily Balance \$0 or less
Item Processing

Advantage 50

Minimum Daily Balance over \$0
Minimum Daily Balance \$0 or less

Grand Checking

Minimum Daily Balance \$7,500 & above
Minimum Daily Balance \$0.01 - \$7,499.99
Minimum Daily Balance \$0 or less

Personal High Yield

Minimum Daily Balance \$25,000 and above
Minimum Daily Balance \$0.01 - \$24,999.99
Minimum Daily Balance \$0 or less
Excess Withdrawals

Maintenance Charge

No Charge
\$10.00
\$13.00
\$.20/item (1st 20 free w/Daily Balance \$2500+)
Maintenance Charge
No Charge
\$3.00
Maintenance Charge
No Charge
\$25.00
\$28.00
Maintenance Charge
No Charge
\$10.00
\$13.00
Up to 6 free, then \$10.00/withdrawal

NSF & Overdraft

***NSF Fee for paid or returned item
***Overdraft Fee
***NSF Fee for paid or returned item on Student Accounts
***Overdraft Fee on Student Accounts
Overdraft Protection Transfer
Extended Days Overdrawn Fee

\$28.00
\$28.00
\$15.00
\$15.00
\$5.00/transfer
\$5.00 every 5th day balance is negative

Savings

Minimum Daily Balance \$250 & above
Minimum Daily Balance \$100.00 - \$249.99
Minimum Daily Balance below \$100.00
Excess Withdrawals

Maintenance Charge

No Charge
\$1.00
\$2.00
1 Free per month, then \$2.00 per withdrawal

Electronic Banking

BSF Online Banking/Mobile Banking/Mobile Deposit
BSF Bill Payer
Remote Deposit Service

Monthly Fee

No Charge
No Charge
\$60.00/month

Safe Deposit Box

3 x 5 Safe Deposit Box
5 x 5 Safe Deposit Box
3 x 10 Safe Deposit Box
5 x 10 Safe Deposit Box
10 x 10 Safe Deposit Box

Annual Fee

\$30.00
\$40.00
\$50.00
\$75.00
\$150.00

*Plus cost of drilling lock if keys are lost.

***The Fee applies to overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means.