



NEWS RELEASE

Ameris Bank Announces Reduction in Overdraft Fees

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ATLANTA , March 23, 2022 /PRNewswire/ -- Ameris Bank today announced the reduction or elimination of some overdraft fees for consumer accounts, effective May 31, 2022.

Ameris will eliminate non-sufficient funds/return item fees that are traditionally incurred for checks or payments that cannot be processed due to lack of funds. Ameris will also eliminate extended overdraft fees for maintaining a negative balance. Additionally, customers will be able to use savings or other deposit accounts as overdraft protection for checking accounts without transfer charges.

For overdraft situations not covered by these changes, a \$35 overdraft fee will apply; however, the maximum number of overdraft fees a consumer can be charged in one day will be reduced from five to three.

"We are always eager to adapt our products and solutions based on customers' needs, and this goes for fees as well," said Chief Executive Officer Palmer Proctor. "These changes are designed to make banking easier and to recognize that many of our customers are working hard to improve their financial standing. Also, in line with our purpose to deliver financial peace of mind, Ameris is exploring new ways to improve our digital channels to help customers move and manage their money."

Ameris Bank provides tools and tips **on its website** to help customers avoid fees, including:

- Custom account alerts to notify customers of certain transactions or when a balance falls below a specific threshold
- Real-time account balances through online banking, mobile banking, and text message banking, as well as an automated customer service phone number
- Overdraft options to allow customers to opt-out of standard overdraft coverage



Ameris also offers a variety of additional savings and financial management tips on its **financial advice blog**.

About Ameris Bank

Ameris Bank, a subsidiary of Ameris Bancorp (NASDAQ: ABCB), is a financial services company committed to bringing financial peace of mind to its customers and communities. Headquartered in Atlanta, it operates more than 200 financial centers across the Southeast and also serves consumer and business customers nationwide through select lending channels. Ameris Bank manages more than \$23 billion in assets as of December 31, 2021 and provides a full range of traditional banking and lending products, treasury and cash management, wealth management, insurance premium financing, and mortgage and refinancing services. Learn more about Ameris Bank at www.amerisbank.com.

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