



Centier

SERVICE CHARGE LISTING

The charges for banking services which require special handling are as follows:

CHECK PURCHASES:

Check Printing (fee depends on style of check ordered)	
Money Order	\$3.00
Cashier's Check	\$5.00
Foreign Currency and Foreign Traveler's Checks Call for Rates	
Traveler's Checks	\$1.50 per \$100.00
Checks for two	\$2.00 per \$100.00
Gift Check (per check)	\$2.50
Gift Card (per card)	\$3.95
Certified Check	\$15.00
Counter Check (per check)	\$.50

FEES RELATED TO DEPOSIT ACCOUNTS

PERSONAL ACCOUNTS:

Stop Payment (per check) Fee	\$35.00
Transfer Charge (overdraft coverage from another account)	\$10.00
NSF Fee (fee incurred for insufficient funds paid items)	\$35.00
Extended OD Charge	\$35.00
(Recurring fee, charged if overdraft is not cleared over a five (5) business day period)	
Return Items Fee	\$35.00
Chargeback Fee (The return of any deposited item to your account) . . .	\$10.00
Overdraft Advantage Fee	\$35.00
(fee incurred for paid overdraft advantage items)	

COMMERCIAL ACCOUNTS:

Stop Payment (per check) Fee	\$35.00
Transfer Charge (overdraft coverage from another account)	\$10.00
NSF Fee (fee incurred for insufficient funds paid items)	\$35.00
Extended OD Charge	\$35.00
(recurring fee, charged every business day that the account is overdrawn)	
Return Items Fee	\$35.00
Chargeback Fee (The return of any deposited item to your account) . . .	\$10.00
Overdraft Advantage Fee	\$35.00
(fee incurred for paid overdraft advantage items)	
Check Image Fee (check images returned with statement)	\$2.00

ALL DEPOSIT ACCOUNTS:

STATEMENTS

Special Cut Statement (with Check Images)	\$5.00
Over-the-Counter Print Out	\$5.00
Photocopy of Statement	\$5.00
Dormant account fee	\$5.00
This fee is charged each month if the balance is under \$200.00	
A Checking account is dormant if there have been no deposits or withdrawals for one year. A Savings account is dormant if there have been no deposits or withdrawals for three years.	
Balance Inquiry by Phone	\$1.00
Telephone Transfers	\$10.00
Close Account by Mail	\$5.00
Account Balancing Assistance per 1/2 hour	\$15.00
Replace Lost ATM/Debit Card	\$10.00
ATM Interchange Fee (non-Centier Bank ATM)	\$2.50

ATM/Debit Card Only Rush Orders (2 Days)	\$25.00
ATM/Debit Card and Pin # Rush Orders (2 Days)	\$45.00
PIN number replacement (Directline)	\$1.00
Multiple Signature Required Account (monthly)	\$5.00
Multiple Signature Exception Fee (per item)	\$5.00
(Multi Sig account - check comes with only one signature)	

OTHER SERVICES:

Domestic wire transfer	
Out going	\$25.00
Incoming	\$15.00
Foreign wire transfer	
Outgoing	\$50.00
Incoming	\$15.00
Account Research	
Long projects	\$15.00 per 1/2 hour
. Plus .50¢ per copy of all items.	
Individual Check or Deposit Image	\$3.00
Individual Statement	\$5.00
Truncated accounts may receive up to 3 check images per statement cycle with no fee if requested within 2 statement cycles.	
Collection Item	
Outgoing	\$25.00
Incoming	\$25.00
Signature Guarantee (per Document) Centier Clients Only	\$5.00
Notary Fee Centier Clients Only	Free
Safe Deposit Box Late Fee	\$10.00
Lost Safe Deposit Box Key	\$25.00
Drill Safe Deposit Box (both keys lost)	\$100.00
Close Account at other institution	\$15.00
Savings Account closed within 90 days of opening	\$15.00
Photocopies (per copy)	\$.50
Night Deposit Bag (locked)	\$20.00
Night Deposit Bag (zipper)	\$5.00
Incoming Fax (per page)	\$2.00
Outgoing Fax (per page)	
Local	\$2.00
Non-Local	\$3.00
Purchase of T-Note or T-Bill Client	\$75.00
Non-Client	\$85.00
Transaction Fee	\$7.50
Purchase Currency (Business non-client)	\$.50 per \$1000.00
Lost Savings Bond Replacement	\$10.00 plus \$1.00 per bond
Reissue Savings Bond	\$10.00 plus \$1.00 per bond
Government and known Companies only	
Garnishments	\$20.00
Levies	\$75.00
Interrogatory (adverse claim)	\$20.00
Filing an indemnity agreement on a Certificate of Deposit	\$10.00
Transferring an IRA or HSA to another financial institution	\$25.00

1-888-CENTIER or 756-BANK

We may require not less than 7 days notice in writing before each withdrawal from any interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.