



SERVICE CHARGE LISTING FOR CLIENTS

**FEES RELATED TO CHECKING ACCOUNTS**

Overdraft Advantage Fee .....	\$35.00
<small>(Fee incurred per paid overdraft advantage item created by check, in-person withdrawal, ATM withdrawal, or other electronic means.)</small>	
Overdraft (NSF) Fee .....	\$35.00
<small>(Fee incurred per insufficient funds paid item. Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.)</small>	
Personal Extended OD Charge.....	\$35.00
<small>(Recurring fee, charged for overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means not cleared over a five (5) business day period.)</small>	
Commercial Extended OD Charge .....	\$35.00
<small>(Recurring fee, charged for overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means every business day that the account is overdrawn.)</small>	
Personal Chargeback Fee .....	\$10.00
<small>(The return of any deposited item to your account.)</small>	
Commercial Chargeback Fee .....	\$15.00
<small>(The return of any deposited item to your account.)</small>	
Return Items Fee.....	\$35.00
<small>(Fees incurred for return of items resulting from insufficient funds. Insufficient funds may have resulted from transactions created by check, in-person withdrawal, ATM withdrawal or other electronic means.)</small>	
Transfer Charge (overdraft coverage from another account) ..	\$12.00
Stop Payments Fee (per check) .....	\$35.00

**ADDITIONAL FEES**

On-Us Check Cashing (For Non-Clients) .....	\$2.00
Inactive/Dormant Account Fee .....	\$5.00
<small>(A checking account is considered inactive if there have been no deposits or withdrawals for 6 months. A monthly fee will be charged for inactivity if the balance is under \$200.</small>	
<small>These inactive checking accounts become dormant if there have been no deposits or withdrawals for one year. A monthly fee will be charged for dormant accounts if the balance is under \$200.</small>	
<small>A savings account is considered dormant if there have been no deposits or withdrawals for three years. A monthly fee will be charged for being dormant if the balance is under \$200.)</small>	
Special Cut Statement (with Check Images) .....	\$5.00
Over-the-Counter Print Out Statement .....	\$5.00
Photocopy of Statement .....	\$5.00
Phone Transfer .....	\$12.00
ATM/Debit Card Replacement .....	\$10.00
ATM/Debit Card Only Rush Orders (2 Days).....	\$25.00
ATM/Debit Card & Pin # Rush Orders (2 Days) ..	\$45.00
ATM Foreign Fee (non-Centier Bank ATM).....	\$2.50
Multiple Signature Required Account (monthly).....	\$5.00
Multiple Signature Exception Fee (per item).....	\$5.00
<small>(Multiple Signature Account check comes with only one signature.)</small>	

**OTHER SERVICES**

Account Research: Individual Check or Deposit	
Image .....	\$5.00
<small>(Truncated accounts may receive up to 3 check images per statement cycle with no fee if requested within 2 statement cycles.)</small>	
Individual Statement .....	\$5.00
Collection Item	
Outgoing .....	\$25.00
Incoming .....	\$25.00
Savings Account Closed within 90 Days .....	\$25.00
Transferring an IRA/HSA .....	\$30.00
<small>(Transfer to another financial institution.)</small>	
Account/Deposit Verification .....	\$20.00
Hold Mail at Bank (per month).....	\$5.00

