

COMMUNITY BANK & TRUST – SCHEDULE OF FEES			
ATM		OTHER CHARGES	
ATM Withdrawal (CBT ATM)	FREE	Telephone Transfer	\$1.00
ATM Withdrawal (non-CBT ATM)	Refundable	Stop Payment	\$32.50
ATM/DEBIT Card Replacement	\$10.00	Paid NSF Fee ¹	\$36.00
COLLECTIONS		Returned NSF Fee ¹	\$36.00
Incoming	\$1.00	Negative Balance Fee ¹	\$7.00
Outgoing	\$12.50	Charged Daily for accounts with a negative balance for 5 or more	
(There may be additional costs for Collection Items)		Consecutive business days	
OFFICIAL CHECKS		Savings Excess Activity Fee (per item)	\$5.00
CBT Depositors	\$2.00	Photocopies (per item)	\$0.25
(per check)		Overdraft Sweep	\$5.00
RESEARCH		Line of Credit Transfer	\$5.00
Per Hour (minimum charge one hour)	\$20.00	Fax Service – Local (per page sent/received)	\$1.00
Copies (per item)	\$2.00	Fax Service – Long Distance	\$3.00
SAFE DEPOSIT BOX RENTAL		(per page sent/received)	
Annual Rental Fee Varies by Size of Box		Night Deposit Bag	\$20.00
3" X 5"	\$30.00	Zipper Bag	\$5.00
3" x 10"	\$45.00	Money Market Excess W/D Fee (per item)	\$5.00
5" x 10"	\$60.00	Money Market Excess Check Fee (per item)	\$5.00
10" x 10"	\$75.00	IRA Annual Fee	\$35.00
Replace one lost key	\$50.00	Cost of Printed Checks Varies by Style and Quantity Ordered	
Drilling Fee (Replace both keys, etc.)	\$225.00	MONTHLY ACCOUNT SERVICE CHARGES	
STATEMENTS		Rewards Checking	\$6.00
Special/Cutoff	\$2.00	Rewards Checking with Interest	\$8.00
Reconciliation	\$20.00	Rewards Plus	\$9.00
Copies (per page)	\$2.00	Simply Basic	\$7.00
DORMANT ACCOUNT FEE		Simply Silver (for persons age 55 & >)	\$5.00
Monthly	\$5.00	Student Rewards (for persons age 21 & <)	\$6.00
Checking and Savings accounts become after 36 months of inactivity		Community Cash Money Market	\$10.00
You may notify us in writing annually to keep your accounts active		Community Savings	\$5.00
		Christmas Club Savings	FREE
AMORTIZATION SCHEDULE		(no more than 1 withdrawal per club year)	
Per Schedule Request	\$10.00	Kids Community Savings	FREE
BANK LEVY – GARNISHMENT FEE		(for children under age 18)	
Per execution Served	\$55.00	Commercial Checking	Varies
WIRE FUND TRANSFERS		Small Business Checking (limit of 25 items)	\$10.00
Domestic - Incoming Wire Transfers	\$20.00	Per item excess activity > 25 items	\$0.25
Domestic - Outgoing Wire Transfers	\$25.00	Small Business Advocate (limit of 400 items)	\$15.00
Foreign – Incoming or Outgoing	\$50.00	Per item excess activity > 400 items	\$0.35
MERCHANT DEPOSIT CAPTURE		Commercial Interest Checking	\$10.00
Installation/Set-up Fee	\$75.00	Commercial Savings	\$5.00
Monthly Maintenance Fee	\$25.00	MSB Monthly Activity Fee ²	\$200.00
MOBILE DEPOSIT	Free	MSB Monthly Activity Fee w/Cash Services ³	\$300.00

1. This fee applies to unpaid checks and items presented for payment by electronic means
2. This fee applies to Money Service Businesses and is separate from the account service charge
3. This fee applies to Money Service Businesses which request large cash orders on a regular basis and is separate from the account service charge