

Banking simplified



Where the community and trust come together!

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Account Research & Reconciliation	\$30.00/ Minimum per hour	Official Checks	
ACH		Customer	\$4.00
External Transfer	\$10.00	Non-Customer	\$10.00
External Transfer Changes	\$10.00	The categories of transactions for which an overdraft fee may be imposed are those by the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means	
ATM/Debit Cards		Overdrafts – per day	
Monthly Fee	\$1.00 / month	Item (s) Paid/Returned	\$31.00 for the first item. \$35.00 each additional item
Card Replacement	\$10.00	Notification	\$25.00 per month
Pin Reissue	\$5.00	Photocopies	\$0.25 per page
Bond Coupon Redemption	\$25.00 each	Prepaid Gift Cards	
Cash Advance	No Charge	Customer	\$4.95
Cashed / Deposited Checks Returned	\$8.00 each	Non-Customer	\$5.95
Certified Checks	\$25.00	Registered Mail Fee	\$15.00 (plus Insured mail fee)
Closed Account Fee (closed within 3 Months)	\$25.00	Safe Deposit Box	
Coin Counting (loose coin)		Drilling	Market Price
Customer	No Charge	Key Replacement	\$20.00
Non-Customer	\$5.00	Late Fee Payment	\$10.00
Coin / Currency Purchase (Business Only)		Box Rent	
Customer	0.05 per roll / 0.20 per strap	3x5	\$15.00
Non-Customer	0.25 per roll / 0.20 per strap	3x10	\$30.00
Collections		5x10	\$40.00
In	\$25.00	10x10	\$60.00
Out	\$20.00	Discount Community Plus Members	50% (\$15.00 maximum)
Community Advantage Overdraft Protection	\$10.00 / transfer	Statements	
Excessive Transactions on Money Market and Savings Account	\$10.00 per Transaction after 6/Mo \$10.00 per check in excess of 6/Mo	Account Activity Printout	\$5.00
Fax Incoming / Outgoing	\$3.00 per page	Fiche Statement	\$6.00 each
Foreign Currency Exchange (customers only)	\$15.00 plus Registered Mail Charge	(Limit of 3 statements. After 3 / research charge of \$30.00/hr. with minimum of 1 hr. charge in addition to the \$6.00 per statement fee.)	
Foreign Items Returned	\$15.00	Stop Payments	
Garnishments, Levies and Attachments	\$50.00	Checks	\$31.00
Imaged Statements (personal accounts)	\$5.00 per month	ACH	\$31.00
Image of Deposited Checks Returned	\$5.00 per month	Sweep Account Fee	\$75.00 per month
Interest on Unavailable Funds Use (Business and Business+ Checking)	CB&T Prime +4%	Telebank Transfers	No Charge
IRA / HSA Transfer to Another Institution	\$30.00	Telephone Transfers	\$5.00
Loan Amortization Schedule		Transfer From Another Institution	\$20.00
Customer	No Charge	Traveler's Checks	
Non-Customer	\$10.00	One Signature	\$2.00 per \$100
Lock Box	\$75.00 per month	Two Signatures	\$2.00 per \$100
Lock Bags	\$2.00 per bag monthly	Uncollected Funds Usage	CB&T Prime +4% Daily
Money Orders		Wire Transfers (customers only)	
Customer	\$4.00	Incoming Domestic	\$12.00
Non-Customer	\$10.00	Outgoing Domestic	\$20.00
		Incoming Foreign	\$30.00
		Outgoing Foreign	\$35.00
		Zipper Bags (1st 3 free)	\$5.00 per bag after 3