



CARMINE STATE BANK

Since 1907

Member FDIC | Equal Housing Lender

FEE SCHEDULE Effective January 1, 2017

CHECKING ACCOUNTS

- Return Item Fee*..... \$ 25.00 per item
- Overdraft Fee*..... \$ 25.00 per item

**NOTE: The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.*

- Stop Payment Charges..... \$ 25.00 per item
- "FREEZE" Watch for signature or check number (good for 30 days)..... \$ 25.00
- Accounts with two signatures required..... \$ 25.00 monthly fee
- Duplicate Statement (with copies of checks) given or faxed..... \$ 5.00 per statement
- Computer Printout given or faxed..... \$ 2.00 per printout
- Detailed Account Inquiries by phone (researching or looking up checks)..... \$ 5.00 per inquiry
- Returned Deposited Checks..... \$ 5.00 per check
- Counter Checks..... \$ 0.10 per check
- Statements printed twice a month on personal accounts..... \$ 5.00 per month
- Account closed within 30 days of opening..... \$ 20.00 service charge
- Account Balancing Assistance..... \$ 20.00 per hour
- Image copies of checks..... \$ 1.00 each
- Carmine State Bank VISA Debit Card monthly maintenance fee (first 6 months free).... \$ 1.00 per card
- Minimum balance to open account (excluding students and senior citizens)..... \$100.00 opening balance
- Service Charge Fees are based on DAILY account balance:
Daily balance falls below \$250.00 for the statement cycle..... \$ 10.00 service charge
Daily balance at least \$250.00 but no more than \$499.99 for the statement cycle..... \$ 5.00 service charge

Accounts which maintain a daily balance of \$500.00 or more each day of statement cycle will not incur a service charge.

Service charges are assessed when statement is printed.

Students or Senior Citizens (65 & over) & Trust Accounts are exempt from service charge fees.

SAVINGS ACCOUNTS

- Minimum Balance to Open Account..... \$ 10.00 opening balance
- If balance falls below \$10.00..... \$ 5.00 service charge fee
- Account closed within 30 days of opening..... \$ 20.00 service charge
- For each withdrawal in excess of six (6) during a statement cycle..... \$ 2.00 excess withdrawal fee

MISCELLANEOUS

- Safety Deposit Box Rates..... Yearly based upon size
4 ½ x 5 = \$20.00 10 ½ x 4 = \$35.00 10 ½ x 5 = \$40.00 10 ½ x 10 = \$55.00
No insurance coverage is provided on Safe Deposit Box contents by FDIC or this financial institution
- Cashier's Check..... \$ 5.00 per check
- Phone Transfers of Deposits & Loan Payments (excludes students & senior citizens)..... \$ 5.00 per transfer
- Preauthorized Deposit Transfers..... \$ 1.00 per transfer
- Research fees or Special Bookkeeping Fees (minimum one hour charge)..... \$ 25.00 per hour
- Wire Transfer Fees thru the Federal Reserve..... \$ 25.00 fee
- MasterCard Travel Money Card (\$100.00 minimum purchase)..... \$ 9.95 per card
- Reload MasterCard Travel Money Card (\$100.00 minimum re-load)..... \$ 4.95 per card
- MasterCard Gift Card (\$25.00 minimum purchase)..... \$ 3.99 per card
- Letters of Credit..... \$ 25.00 per letter
- Amortization Schedule..... \$ 10.00 per schedule
- Drafts/Collection Items for Non-Customers, Recurring Drafts, or Foreign Currency.. \$ 5.00 per draft
- Facsimile Charges OUTGOING..... \$1.00 per page INCOMING..... \$ 0.50 per page
- Counting of loose and unrolled coin (applies to non-customers)..... 10% fee of amount exchanged
- Ordering of special coins or currency (applies to non-customers)..... 10% fee of the total amount

MONEY MARKET CHECKING

- For each withdrawal in excess of six (6) during a statement cycle..... \$ 5.00 excess debit fee
- If balance is under \$2,500 on any day during a statement cycle..... \$ 5.00 service charge fee
- If balance is under \$1,000 on any day during a statement cycle..... \$ 10.00 service charge fee