



Charges & Fees for Account, Lobby & Teller Services

The following charges and fees become effective **March 2, 2020**.

These fees may not apply to all account types.

Description	Fee
Miscellaneous Account Fees	
ATM/Debit Card - Hot Card (each)	\$ 15.00
ATM Non-Customer Surcharge (each)	\$ 3.50
ATM Non CB&T ATM Usage (each)	\$ 2.25
ATM Non CB&T Bal Inq/Trans (each)	\$ 1.00
ATM/Debit Card Replacement (each)	\$ 5.00
Closed Account Fee (before 90 days)	\$ 11.50
Continuous Overdraft Fee (after six days) (per day)	\$ 3.00
Dormant Fee Checking ** (after 12 months) (per month)	\$ 7.00
Dormant Fee Savings** (after 18 months) (per month)	\$ 7.00
Excess Savings Transaction (each over 15/cycle)	\$ 3.00
Foreign Check Deposit*(each)	\$ 10.00
Hold Statement (per month)	\$ 6.00
Interbank Transfer/Bank to Bank-Incoming (each)	\$ 1.50
Interbank Transfer/Bank to Bank-Outgoing (each)	\$ 1.50
Lost Contact Account (per month)	\$ 10.00
NSF Paid Item Fee*** (each)	\$ 34.50
NSF Returned Item Fee****(each)	\$ 34.50
Paper Statement (each)	\$ 3.50
Save Smart Early Withdrawal Fee	\$ 12.50
Sweep Transfer Charge (each)	\$ 7.00
Returned Deposited Item (each)	\$ 10.00
Returned Mail Handling (each)	\$ 5.00
Stop Payments (6 months)	\$ 34.50
Miscellaneous Lobby Fees	
Account Research/Reconciliation (per hour)	\$ 40.25
Cashier Check - Customer (each)	\$ 6.00
Cashier Check - Non-Customer (each)	\$ 10.00
CB&T Gift Card (each)	\$ 4.95
Coin Counting - Customer	Free
Coin Counting - Non-Customer (2% / 1.00 Minimum)	-
Counter Checks (each) ^a	\$ 0.50
Check Collection - Incoming (each)	\$ 20.00
Check Collection - Outgoing (each)	\$ 30.00
Copies of Paid Checks	\$ 2.00
Fax (1st Page \$2.50 + \$.50 @Add'l)	-
International Check Collection (each)	\$ 50.00
Money Order - Customer (each)	\$ 4.00
Non-Customer Check Cashing - On Us	\$ 6.00
Notary Public (each)	\$ 2.00

Photo Copies (each)	\$ 0.25
Safe Deposit - Drilling Fee (each plus Locksmith fee)	\$ 25.00
Safe Deposit - Late Payment Fee (each)	\$ 11.50
Safe Deposit - Lost Key Fee (each)	\$ 15.00
Safe Deposit - Non-Customer Surcharge (plus Box Rent)	\$ 57.50
Signature Medallion - Customer (each)	\$ 15.00
Special Statement Charge (each)	\$ 15.00
Statement Copy	\$ 3.50
Tax Levy/Garnishment (2%; \$50.00 minimum)	-
Telephone Transaction Fee (each)	\$ 3.00
Wire - Incoming Foreign - Customer (each)	\$ 25.00
Wire - Outgoing Foreign - Customer (each)	\$ 50.00
Wire - Incoming - Customer (each)	\$ 12.00
Wire - Outgoing - Customer (each)	\$20.00
Miscellaneous Coin/Currency Fees (Apply to Business Accounts Only)	
Buy/Sell Foreign Banknotes (per order)	\$ 15.00
Deposit Cash, per \$1,000	\$ 1.50
Locked Bag Purchase (each)	\$ 30.00
Zipper Bag Purchase (each)	\$ 6.00
^a denotes a change in fee or description *Provisional credit is given on all deposited foreign checks. **Balance less than \$500 ***Consumer accounts will not be charged a NSF paid item fee for an overdrawn balance of \$5.00 or less. NSF paid item fees apply to all overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic transactions. ****NSF returned item fees apply to all overdrafts created by check, in-person withdrawal, or ACH transactions.	

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