

Citizens Bank & Trust
Member FDIC

Most fees do not apply to all accounts and will not affect your daily banking activity. The fee would only apply should you use one of the listed services.

Effective April 2, 2018

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,for replacement of return item only)....	\$ 10.00
CB&T Gift Card (each).....	\$ 4.95
Coin Counting - Customer.....	Free
Coin Counting - Non-customer (2%/\$1.00 minimum).....	
Counter Checks (each).....	\$.50
Check Collection - Incoming (each).....	\$ 20.00
Check Collection - Outgoing (each).....	\$ 30.00
Copies of Paid Checks.....	\$ 2.00
Fax.....	\$2.50 first page, \$.50 thereafter
International Check Collection (each).....	\$ 75.00
Money Order - Customer (each).....	\$ 4.00
Non-Customer Check Cashing - On Us	\$ 6.00
Notary Public (each).....	\$ 2.00
Photo Copies(each).....	\$.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.....	\$57.50 + Box Rent
Signature Medallion - Customer (each).....	\$ 15.00
Signature Medallion - Non-Customer (each).....	\$ 25.00
Special Statement Charge (each).....	\$ 15.00
Statement Copy (each).....	\$ 3.50

Tax Levy/Garnishment (\$50.00 minimum).....	2%
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

*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 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.