



Miscellaneous Fees and Charges
Effective July 16, 2024

Cashier's Check	\$5.00
Chargeback Check Fee (Returned Deposit Item)	\$7.00 per item
Charged Off Account Fee (excluding KASASA Accounts)	\$30.00
Christmas Club Early Closing/Withdrawal	\$10 per transaction
Vacation Club Early Closing/Withdrawal	\$10 per transaction
Collection Incoming	\$20.00
Collection Outgoing	\$30.00 plus other bank charges
DDA/SAV Alert Fee	\$32.00
Debit Card Replacement Fee	\$10.00 each
Dormant Checking (no activity for 12 months) if balance is less than \$1,000.00	\$5.00 per month
Dormant Savings (no activity for 24 months) if balance is less than \$1,000.00	\$5.00 per month
Early Closing Fee for Checking or Savings (excluding KASASA Accounts) within 180 Days of opening	\$35.00
Excess Withdrawal Fee (Citizens Savings & Kid Savings) ¹ (if the maximum of 6 withdrawals or transfers per month is exceeded)	\$2.00 each
Foreign ATM Inquiry/Transaction Fee ²	\$1.00 each
Garnishment/Levy Fee	\$100.00
Night Deposit	
Lock & Key Bag	\$25.00
Zipper Bag	\$6.00
NSF Returned Item Fee or AOD Returned Item Fee ³ (per item) (Max 6 (\$210/day for retail customers) (unlimited for commercial customers)	\$35.00
NSF Paid Item Fee or AOD Paid Item Fee ⁴ (per item) (Max 6 (\$210/day for retail customers) (unlimited for commercial customers)	\$35.00
Phone Balance Inquiry (after 3rd per statement cycle)	\$0.99 each
Returned Statement (undeliverable mail – per month)	\$5.00
Statement Copy (including duplicate statements)	\$6.00
Statement Recon/Research Fee (1 hour minimum)	\$25.00 per hour
Stop Payment Request	\$34.00 each
Super Saver Transfer Fee	\$3.00 per transfer
Telephone Transfer Fee	\$3.00 each
Wire Transfers	
Incoming Domestic Wire Fee	\$15.00 each
Incoming International Wire Fee	\$75.00 based on transaction details
Outgoing Domestic Wire Fee	\$25.00 each
Outgoing International Wire Fee	\$75.00 based on transaction details

¹If by preauthorized or automatic transfer, or telephone (including data transmissions) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

²This fee applies to non-CGB ATM transactions and balance inquiry

³NSF Returned Fee or AOD Returned Item fees apply to transactions created by check, in person withdrawals, or other electronic means. Fees will apply to ATM withdrawals and non-recurring debit card transactions if opted in.

⁴NSF Paid Fee or AOD Paid Item fees apply to transactions created by check, in person withdrawals, or other electronic means. Fees will apply to ATM withdrawals and non-recurring debit card transactions if opted in.

Rates and Fees are subject to change without prior notice. The bank may charge you a reasonable fee for any other services you may request that are not shown above.