



# Citizens Guaranty Bank

## MISCELLANEOUS FEES AND CHARGES

### ATM Service

Citizens Guaranty ATM: No Charge

Cirrus ATM TRX Fee (Non-Citizens Guaranty Bank ATM machines): \$0.99 each

Cirrus ATM BAL Fee (Non-Citizens Guaranty Bank ATM inquiries): \$0.99 each

Cirrus ATM TRAN Fee (Non-Citizens Guaranty Bank ATM Transfers Between Accounts): \$0.99 each

Point of Sale (POS): No Charge

ATM/PIN Replacement Fee (Card Replacement): \$6.75

ATM/PIN Replacement Fee (PIN Replacement): \$6.75

### Exchange Rate for processing international transactions

- A 1% Currency Conversion Fee will be assessed on International transactions where VISA or PLUS has performed a currency conversion function.
- This fee will be based on a rate selected by VISA/PLUS from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA/PLUS itself receives, or the government mandated rate in effect for the applicable central processing date.
- A .80% (80 basis points) Cross Border Fee will be assessed on all single currency International transactions.
- Disclosure for cards with the Cirrus, MasterCard and/or Maestro logos/word marks:
  - A .20% (twenty basis points) Currency Conversion Fee will be assessed on International transactions where Cirrus, MasterCard or Maestro has performed a currency conversion function.
  - This fee will be based on either a government mandated exchange rate, or a wholesale exchange rate selected by Cirrus, MasterCard, or Maestro and the rate used will be the applicable rate on the day the transaction was processed, which may differ from the date of the transaction or when it posted to the cardholder's account.
  - A .90% (90 basis points) Cross Border Fee will be assessed on all International transactions whether or not a currency conversion function was performed by Cirrus, MasterCard, or Maestro.

### Bookkeeping Fees

Backup Withholding Remittance Fee: \$5.00 (per month per account)

Balance Inquiries: \$1.00 each (3 free per statement cycle)

24 Hr. Automated Account Information: No Charge

Check Reject Fee (each): \$2.00 (rejects out of processing due to poor quality check or is not on preferred vendor check stock)

Escheat Notice Mailing Fee: \$2.00  
Statement Copies Fee (Instant Statement): \$4.95  
Statement Copies Fee (Special Statement Without Check Images): \$5.25  
Statement Copies Fee (Special Statement With Check Images): \$7.25  
Telephone Transfer Fee: \$2.95  
Telephone Banking Faxed Statements Fee: \$1.00/page  
\*NSF Returned Fee(s) (per item): \$32.95  
\*\*NSF Paid Fee(s) (per item): \$32.95  
Negative Balance Charge: \$6.25 (Per business day after the 3<sup>rd</sup> business day)  
Chargeback Check Fee – Returned Deposited Item: \$4.95 per item

*\*Overdraft fees apply to transactions created by check, in person withdrawals, or other electronic means.*

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#### **Charged-Off Account Fee**

Charged-Off Account Fee: \$29.95  
(This fee does not apply to any KASASA Accounts)

#### **Check Orders**

Fee depends on style and quantity of checks ordered: See CSR  
Temporary Checks for new accounts: No Charge  
Temporary Checks for existing accounts: \$0.25 each

#### **Closing Out Checking or Savings**

Closing Out Checking or Savings: within 180 days of opening date is \$32.95  
(This fee does not apply to any KASASA Accounts)

#### **Christmas Club**

Early closeout : \$10.00  
Withdrawal fee (per withdrawal): \$10.00

#### **Vacation Club**

Early closeout: \$10.00  
Withdrawal fee (per withdrawal): \$10.00

#### **Collections**

Incoming Collections: \$14.95  
Outgoing Collections: \$17.95  
Cashier Checks: \$2.50 each  
Incoming Wire Transfer Fee: \$14.95  
Incoming Wire Fee – Club Members (domestic): \$7.47  
Outgoing Wire Transfer Fee: \$22.50  
Outgoing Wire – Club Members Fee (domestic): \$11.25  
Incoming/Outgoing Wire (International)-minimum \$75.00 (details based on transaction)  
Foreign Currency Exchange Fee-minimum \$10.00 (details based on transaction)

#### **Direct Deposits**

Direct Deposits: No Charge

#### **Dormant Accounts**

Checking (no activity for 12 months) if balance is less than \$1,000.00: \$5.00 per month  
Savings (no activity for 24 months) if balance is less than \$1,000.00: \$5.00 per month

**Fax & Photocopy Services**

Incoming Fax Fee: \$2.75 (\$1.00 per pg - \$2.75 min)

Outgoing Fax Fee: \$2.75 (\$1.00 per pg - \$2.75 min)

Photocopies: \$1.00 each

Club Members: 10 Free Copies per calendar month

**Internet Banking**

Email Statement: No Charge

Consumer Internet Bill Pay (first 6 free of charge): \$0.50 each

Consumer Internet Bill Pay Club Members: No Charge

View Check Images on Internet Banking: No Charge

View Accounts: No Charge

Business Internet Banking: No Charge

Business Internet Banking with Bill Pay: monthly \$4.95 (unlimited)

**Loans**

Loan Coupon Book Replacement: \$20.00

Verification of Employment fee (per borrower if applicable) \$40.00

Changes or Cancellation of Loan Payment Auto Transfer \$25.00 (per change)

Pay Off Statement Fee: \$100.00

**Night Deposit Service**

Night Deposits: No Charge

First Night Deposit Bag: No Charge

Zipper Night Deposit Bag: \$6.00

Lock & Key Night Deposit Bag: \$25.00

**Research & Administration**

Garnishments, Attachments, Tax Levies: \$100.00

Research: \$25.00 per hour + \$1.00 per copy

Photocopy: \$1.00 each

Club Members: 10 Free Copies per calendar month

Reconcile bank statement: \$25.00 per hour with \$10.00 minimum. There is no charge for bank error.

**Safe Deposit Boxes**

Safe Deposit Box: Price and size varies with location.

Late Charges (within 10 days of due date): \$10.00

Lost Key: \$20.00

Drilling a box: \$175.00

Key Deposits: \$20.00

**Statement Services**

Returned Mail Fee/Contact Bank (Return Statement/Undeliverable address fee DDA and Savings only):  
\$5.00 per month

Combined Statement: No Charge

Duplicate Statement: \$6.25

Email Statements: No Charge

Fax Back Statements (24 hr account info line): \$1.00/page

**Stop Payment/Account Alerts**

Stop Payment Request (limit 6 months): \$31.95  
Stop Payment Request Club Members (limit 6 months): \$15.95  
Alert Fee (Account Alert – limit 6 months): \$31.95  
Alert Fee (Account Alert Club Members – limit 6 months): \$15.95

**Super Saver**

Super Saver transfer fee (per transfer): \$3.00

**Teller Services**

Savings Bond Redemption: No Charge  
Counter Checks: \$0.25 each  
Coin Star available at specific locations (see customer service representative for locations)  
\*Coin Star fees: Customer: No Charge  
Non Customer: 9%  
Chargeback Check Fee (Returned Deposited Item): \$4.95 per item  
Redeposit Returned Item: \$2.95 per item  
Check Cashing (non-customer per check): 3% - \$5 min

*\*Other payout options available please see Customer Service Representative for details*

**Utility Payments**

Columbia Gas Utility Payments: No Charge