



FEES & SERVICE CHARGES		
Abandoned Account Escheat	\$10.00	Per Account
Account Early Closing Fee – Christmas Club	\$5.00	If closed within 1 st 6 months
Account Reconciliation	\$20.00	Per Hour
ATM Cards:*		
ATM Withdrawal	\$2.00	Per Trans. at a Non-Proprietary ATM
ATM Inquiry Fee	\$1.00	Per Inquiry at a Non-Proprietary ATM
ATM Balance Transfer Fee	\$2.00	Per transfer at a Non-Proprietary ATM
POS (Using ATM Card only)	\$1.00	Per Transaction
Replacement PIN#	\$5.00	Per PIN
Lost/Stolen Card Replacement	\$7.50	Per Card
International Service Fee	1%	Of Transaction Amount for International Transactions
Balance Transfer Fee:		
Performed by branch (per customer request: In-Person or by Telephone)	\$2.00	Per Transfer
Performed via telephone banking	NO CHARGE	
Cashier's Checks	\$6.00	Per Item
Check Printing Fee	Depends on Style of Check	
Collection Item Fee	\$15.00	Per Item
Correspondent Bank Draft Fee	\$15.00	Per Item
Coupon Collection Fee	\$10.00	Per Envelope
Debit Cards:*		
ATM Withdrawal Fee	\$2.00	Per Transaction at a Non-Proprietary ATM
ATM Inquiry Fee	\$1.00	Per Inquiry at a Non-Proprietary ATM
ATM Balance Transfer Fee	\$2.00	Per transfer at a Non-Proprietary ATM
Replacement PIN#	\$5.00	Per PIN
Lost/Stolen Card Replacement	\$7.50	Per Card
International Service Fee	1%	Of Transaction Amount for International Transactions
Dormant Fee in Service (Dormant Account Fee)	\$15.00	Per month if account inactive for 1 year (Checking Accounts) Per month if account inactive for 3 years (Savings Accounts)
Fax Service	\$5.00	First Page
	\$0.50	Each Additional Page
IRA Transfer Fee	\$30.00	Per Transfer from IRA
Levies and Restraining Orders	\$90.00	Per Order
Loose Coin Fee	\$3.00	Per Bag
Money Order Fee (Up to \$1,000)	\$4.00	Per Account

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Overdrawn Account Fees:**		
Overdraft Fee (Paid Item Fee - PIF)	\$36.00	Per Item
NSF Fee (Return Item Fee - RIF)***	\$36.00	Per Item
Consecutive Day Overdraft Fee (Continuous Overdraft Charge – COC)***	\$5.00	Per business day, beginning on day 5 of overdrawn balance
Unavailable Funds Fee - UAF***	\$36.00	Per Item
Protest Fee	\$20.00	Per Item
Research Copy Fee	\$2.00	Per Copy
Research Fee	\$25.00	Per Hour
Safe Deposit Box Forced Entry Fee	Cost + 10% processing fee	Per Entry
Safe Deposit Box Lost Key Fee	\$20.00	Per Key
Standard Bank Confirmation Fee	\$15.00	Per Confirmation
Statements:		
eStatements	NO CHARGE	
Paper Statements	\$2.00	Per Statement
Extra Statement (Branch Generated)	\$4.00	Per Statement
Stop Payment Fee	\$36.00	Per Item
Subpoena Fee	\$90.00	Per Subpoena
Telephone Banking Access	NO CHARGE	
Wire Transfer Fees:		
Per Outgoing Domestic Wire (Personal)	\$25.00	
Per Outgoing International Personal Wire – In Network	\$50.00	
Per Outgoing International Personal Wire – Out of Network	\$70.00	
Per Incoming Wire	\$20.00	

*Notice Regarding ATM Fees by Others: If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network.

A Non-Proprietary ATM is an ATM not owned by Community Bank, N.A.

**Fees apply to overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means. Overdraft Fees are not assessed on personal accounts with aggregate overdrawn balances of less than \$5.00.

***NSF/Consecutive Day OD/UAF fees are only charged on non-consumer accounts.