Community Bank

FEES & SERVICE CHARGES		
Abandoned Account Escheat	$10.00	Per Account
Account Early Closing Fee – Christmas Club	$5.00	If closed within 1st 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
Deposit Item Return Fee/Cashed Check Return Fee	$18.00	Per Item
Deposited Item Return Fee/Cashed Check Return Fee (International)	$25.00	Per Item
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

FEES & SERVICE CHARGES		
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
Overdraft Sweep Service Fee (Sweep Transaction Charge)	$10.00	Per Sweep
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.

***NSF/Overdraft/Consecutive Day OD fees are not assessed on personal accounts with aggregate overdrawn balances of less than $5.00