

CENTURY BANK AND TRUST RATE AND FEE SCHEDULE

We appreciate your decision to open a deposit account with us. This schedule sets forth certain conditions, rates, fees, and charges that are specific to your Account. Each Account Holder agrees to the terms set forth on this Deposit Account Rate and Fee Schedule, and acknowledges that it is a part of the Account Agreement. Subject to applicable law and the terms of the Account Agreement, we may amend the rates, fees and charges contained in this schedule from time to time.

MISCELLANEOUS FEES AND CHARGES

DESCRIPTION

Special Handling Charges:

NSF Paid Overdraft Fee: \$35.00 per item/transaction

- * **NSF Paid Overdraft Fee:** Charged when an "item" or "transaction" which is created by check, in-person withdrawal, ACH transaction, recurring debit, telephone-initiated transfer or other electronic means is presented in excess of the available account balance and paid. "Item" or "Transaction" means an instrument, promise or order to pay money handled by the bank for collections, payment of debt.

NSF Returned Item Fee: \$35.00 per item/transaction

- * **NSF Returned Item Fee:** Charged when an "item" or "transaction" which is created by check, in-person withdrawal, ACH debit, recurring debit, telephone-initiated transfer or other electronic means is presented in excess of the available account balance and returned unpaid. "Item" or "Transaction" means an instrument, promise or order to pay money handled by the bank for collections, payment of debt.
- * **Re-presented Items:** Be advised that returned items or transactions may be re-presented multiple times in a short period of time, and the bank does not monitor or control the number of times a transaction is presented for payment. You agree we may charge an NSF fee each time a payment is re-presented if the amount of funds in your account is not sufficient to cover the payment.

Continuous Overdraft Fee: \$5.00 per day

- * Charged when your account remains overdrawn for 5 consecutive business days

Returned Deposit Items/Check Handling Fee: \$10.00 per check

- * If you deposit or cash a check and the check writer's paying bank returns the check unpaid demanding repayment, Century Bank and Trust will deduct the full amount of the returned check from the balance in your account or in other accounts for which you are an owner and charge you a returned deposit/check handling fee. The paying bank can return and take repayment on a check for various reasons, including but not limited to; the check was altered or unauthorized, non-sufficient funds, stop payment, or drawn on a closed account. Century Bank and Trust will mail you a notice along with the returned check to the primary account address on file, indicating the reason for the return, the check amount, and fee charged. These documents will assist you in resolving the issue directly with the check writer.

Account Reconciliation or Research (one hour minimum): \$30.00 per hour

Return Mail Fee: \$5.00 per month

- * Any mail that is returned as undeliverable, until address has been updated.

Medallion Signature Guarantee: \$5.00 per document

Collection Items (outgoing and incoming): \$20.00

Garnishment, Tax Levy or Injunction: \$100.00 per order

Inactive Account: \$5.00 per month

- * Charged when your account has no deposits or withdrawals for 30 consecutive months and the balance is \$200.00 or less

Checks:

Cashier's Check: \$5.00 per check

Automatic Transfer to Cover Checking Overdraft: \$7.50 per transfer

Check Printing (Counter Checks): \$1.00 per page

Stop Payment: \$35.00 per request

Stop Payment (using online banking): \$25.00 per request

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Printing, Faxing and Imaging:

Printed Statements with Check Images Included:	\$5.00 per month
Statement Copy:	\$3.00 per statement
Outside of the regularly produced statement	

Wire Transfers:

Wire Transfer of Funds-Incoming:	\$5.00 per transfer
Wire Transfer of Funds-Outgoing (foreign country):	\$40.00 per transfer
Wire Transfer of Funds-Outgoing (USA):	\$25.00 per transfer

Card and ATM:

ATM/Debit MasterCard Replacement Cost (prior to card reissue):	\$5.00 per card
ATM Transactions Conducted at Non-Century Bank and Trust ATMs:	\$1.50 per transaction

International Transactions Charge:

- * Transactions made with your card for international purchases or withdrawals will be debited from your account in U.S dollars. Your account may be assessed a network or processing fee ranging between 0.8 - 3% of the transaction. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by VISA/MasterCard International, this amount may vary. The rate VISA/MasterCard itself receives or the government-mandated rate in effect for the applicable central processing date. The exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.