

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
Currency Fee	\$0.50	Per \$1,000
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

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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
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