

| FEES & SERVICE CHARGES | | |
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| Abandoned Account Escheat | \$10.00 | Per Account |
| Account Early Closing Fee – Christmas Club | \$5.00 | If closed w/in 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# | \$3.00 | Per PIN |
| Lost/Stolen Card Replacement | \$5.00 | 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 | \$5.00 | 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 |
| Counter Checks | \$1.00 | Per Check |
| 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# | \$3.00 | Per PIN |
| Lost/Stolen Card Replacement | \$5.00 | Per Card |
| International Service Fee | 1% of Amount for International Transactions Per Item | |
| 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 acct. inactive for 1 year (Checking Accounts) Per month if acct. inactive for 3 years (Savings Accounts) |
| Fax Service | \$5.00 | First Page |
| | \$0.50 | Each Additional Page |
| IRA Transfer Fee | \$25.00 | Per Transfer from IRA |
| Levies and Restraining Orders | \$85.00 | Per Order |
| BR-010 Rev. 1/20/17 | | (pcform) |

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| Loose Coin Fee | \$3.00 | Per Bag |
| Money Order Fee (Up to \$1,000) | \$3.00 | Per Account |
| Overdrawn Account Fees: ** | | |
| Overdraft Fee (Paid Item Fee- PIF)*** | \$35.00 | Per Item |
| NSF Fee (Return Item Fee - RIF)*** | \$35.00 | 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 | \$10.00 | Per Sweep |
| Unavailable Funds Fee - UAF | \$35.00 | Per Item |
| Protest Fee | \$20.00 | Per Item |
| Research Copy Fee | \$2.00 | Per Copy |
| Research Fee | \$20.00 | Per Hour |
| Safe Deposit Box Forced Entry Fee | Cost + 10% processing fee | Per Entry |
| Safe Deposit Box Lost Key Fee | \$10.00 | Per Key |
| Standard Bank Confirmation Fee | \$15.00 | Per Confirmation |
| Statements: | | |
| Estatements | NO CHARGE | |
| Paper Statements | \$2.00 | Per Statement |
| Extra Statement (Branch Generated) | \$3.00 | Per Statement |
| Stop Payment Fee | \$35.00 | Per Item |
| Subpoena Fee | \$85.00 | Per Subpoena |
| Telephone Banking Access | NO CHARGE | |
| Wire Transfer Fee | \$20.00 | Per Outgoing Domestic Wire (Personal & Business) |
| | \$20.00 | Per Outgoing International Business Wire |
| | \$45.00 | Per Outgoing International Personal Wire – In Network |
| | \$65.00 | Per Outgoing International Personal Wire – Out of Network |
| | \$15.00 | Per Incoming Wire |
| <p>* 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.</p> <p>A Non-Proprietary ATM is an ATM not owned by Community Bank, N.A.</p> <p>**Fees apply to overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means.</p> <p>*** NSF/Overdraft/Consecutive Day OD fees are not assessed on personal accounts with aggregate overdrawn balances of less than \$5.00</p> | | MEMBER FDIC |
| BR-010 Rev. 1/20/17 | | |
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