

As of the effective date of this schedule, the below noted fees will change as indicated for all of your Commonwealth Bank & Trust Company personal deposit accounts, as warranted. Other account terms remain in effect.

Personal Fee Schedule

Effective June 1, 2016

<i>Accounts</i>	Early Closed Transaction Account Fee (within 6 months)		\$25				
	Counter Checks		\$1 each				
	Collection Item (incoming/outgoing)		\$25 each				
	Dormant Account Fee		\$7.95 per statement cycle				
	IRA Transfers (Out of Bank)		\$25 per request				
	Returned Deposited Items		\$10 each				
	Stop Payment		\$33 each				
	Non-CBandT ATM Withdrawals		\$2 each				
<i>Overdrafts</i>	Extended Overdraft Fee (charged once after 5 days of overdraft balance)		\$15				
	Non-Sufficient Funds (NSF) Fee		\$33				
	Returned Item Fee		\$33				
	Overdraft Transfer Fee (Account to Account)		\$5.95 each				
	Overdraft Item Fee for Overdraft Courtesy Customers Only						
	– For Transaction Item Amounts from \$0.01 to \$5.00		\$0				
	– For Transaction Item Amounts from \$5.01 to \$15.00		\$10 per item				
	– For Transaction Item Amounts from \$15.01 to \$25.00		\$20 per item				
– For Transaction Item Amounts greater than \$25.00		\$33 per item					
<i>Services</i>	Account Activity Printout	\$3 each	Non-Customer Check Cashing Fee	\$5 each			
	Account Balancing Assistance	\$25/hour	Replace Lost Credit/ATM/Debit Card	\$5.95			
	Account Research	\$25/hour	Rush Delivery Credit/ATM/Debit Card	\$35			
	Cashier's Check	\$7.95 each	Alternate Address Delivery Fee	\$35			
	Duplicate Statement	\$5	Photocopy	\$1 per page			
	Foreign Currency	\$12 standard or \$15 priority shipping	Special Statement Cut-Off	\$5 each			
	Medallion Guarantee	\$10	Tax Levy / Garnishment	\$100 ea			
	<i>Wire Transfers</i>	Domestic Outgoing	\$25 each	Foreign Outgoing	\$60 each		
Domestic Incoming		\$15 each	Foreign Incoming	\$40 each			
<i>PLEASE NOTE: Additional fees may be deducted from the transfer amount by other financial institutions involved in the payment process.</i>							
<i>Safe Deposit & Self-Service Boxes</i>	3 x 5 – \$25	5 x 5 – \$35	3 x 10 – \$35	5 x 10 – \$60	8 x 10 – \$65	10 x 10 – \$90	Subject to availability. Fees deducted annually from your CBandT account.
	Storage Lockers (West Branch Only)						
	2' x 2' x 2' Storage Locker	\$75	3' x 2' x 2' Storage Locker	\$100			
	Safe Deposit Box Service Fees (as warranted)						
	Loss of Key	\$25	Drilling	\$125			

Customer Service: 855.535.5654

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Commonwealth
Bank & Trust Company