

As of the effective date of this schedule, the below noted fees will apply to all of your Commonwealth Bank & Trust Company personal deposit accounts, as warranted. Items in green are new fees to note. Other account terms remain in effect.

# Personal Fee Schedule

Effective August 15, 2017

<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 (will be charged after one (1) year of inactivity as defined in the Dormant Accounts section of the Deposit Account Agreement and Disclosure)		\$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
	<b>Non-Sufficient Funds (NSF) Fee</b>		<b>\$36</b>
	<b>Returned Item Fee</b>		<b>\$36</b>
	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	
– <b>For Transaction Item Amounts greater than \$25.00</b>		<b>\$36 per item</b>	
<i>Services</i>	Account Activity Printout	\$3 each	<b>Non-Customer Check Cashing Fee</b> <b>\$8 each</b>
	Account Balancing Assistance	\$25/hour	<b>Replace Lost Credit/ATM/Debit Card</b> <b>\$8.95</b>
	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
	<b>Loan Payment Convenience Fee</b> (for payments accepted by phone)	<b>\$5</b>	Tax Levy / Garnishment \$100 ea
	Medallion Guarantee	\$10	Travelers Checks \$12 standard or \$15 priority shipping
	Mobile Deposit	\$0.50 per check	
	<i>Wire Transfers</i>	Domestic Outgoing	\$25 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 &amp; 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		
	<b>Storage Lockers (West Branch Only)</b>		
	2' x 2' x 2' Storage Locker	\$75	3' x 2' x 2' Storage Locker \$100
	<b>Safe Deposit Box Service Fees (as warranted)</b>		
Loss of Key	\$25	Drilling \$125	
Subject to availability. Fees deducted annually from your CBandT account.			

Customer Service: 855.535.5654

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**Commonwealth**  
Bank & Trust Company