

CENTRAL BASIC CHECKING - TRUTH IN SAVINGS



MINIMUM BALANCE REQUIREMENTS. You must deposit \$30.00 to open this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$8.00 per month will be charged after 14 months of inactivity. The dormant fee will be waived if the ledger balance is equal to or greater than \$1,000.00 on the dormant fee charge date.

PROCESSING ORDER. On each processing day, all credit transactions received prior to the business day cut-off time are processed first. Generally, debits or withdrawals will then be processed in order by transaction category. Within each category, transactions will post by amount in low-to-high order, except checks will post by check number order. The processing order of common categories of transactions is listed below.

- Outgoing wires
- ATM withdrawals
- Debit card PIN purchases
- Debit card POS purchases
- ACH preauthorized withdrawals and electronic checks
- Internet online banking
- In-branch transactions
- Checks

Note that this order may not be the same as the order in which your transactions occurred and could affect the total amount of overdraft fees incurred.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Table listing various fees and charges such as Check printing fees, ATM/Debit Card Replacement, Customer use of ATM's, Bank to Bank Payments, Cashier's Checks, Chargeback Fee, Closed Account, Coin and Currency, Collection Fees, Counter Checks, Fax/Photocopy Fee, Garnishment, Gift Card, Instant Statement, Medallion Signature Guarantee, Mobile Deposit, Notary Public, Online Bill Pay, and Overdrafts Item Fee.



Paper Statement Fee - Effective May 15, 2016 this will be \$3.00 -Waive with enrollment in E-Statements	\$2.00
Personal Money Orders	\$2.00
Platinum Check Line - Annual fee	\$25.00
Research Charges - research per hour (one hour minimum)	\$25.00
Research Charges - per copy	\$2.00
Return Item Fee	\$29.00
Return Mail Fee - Effective May 15, 2016 (New)	\$8.00
Stop Payment Charge	\$29.00
Sweep Transaction Charge - Applies to automatic transfer from a linked CNB account to cover overdrafts	\$8.00
Tax Levies	\$30.00
Wire Transfers - Incoming domestic (customer)	\$10.00
Wire Transfers - Outgoing domestic (customer) - Effective May 15, 2016 this fee will be \$25.00	\$20.00
Wire Transfers - Outgoing International (US \$) International wire services available for business/commercial purpose only	\$35.00
Wire Transfers - Outgoing International (foreign currency) International wire services available for business/commercial purpose only	\$65.00



**CENTRAL VALUE CHECKING - TRUTH IN SAVINGS**



**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$30.00 to open this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$8.00 per month will be charged after 14 months of inactivity. The dormant fee will be waived if the ledger balance is equal to or greater than \$1,000.00 on the dormant fee charge date.

**PROCESSING ORDER.** On each processing day, all credit transactions received prior to the business day cut-off time are processed first. Generally, debits or withdrawals will then be processed in order by transaction category. Within each category, transactions will post by amount in low-to-high order, except checks will post by check number order. The processing order of common categories of transactions is listed below.

- Outgoing wires
- ATM withdrawals
- Debit card PIN purchases
- Debit card POS purchases
- ACH preauthorized withdrawals and electronic checks
- Internet online banking
- In-branch transactions
- Checks

Note that this order may not be the same as the order in which your transactions occurred and could affect the total amount of overdraft fees incurred.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.	
ATM/Debit Card Replacement - Effective May 15, 2016 Replacment by Mail will be \$10.00	\$5.00
ATM/Debit Card Replacement - Effective May 15, 2016 Instant Replacement will be \$15.00	\$5.00
Customer use of ATM's we do not own or operate	\$2.00
Bank to Bank Payments - Outgoing (New service) - Effective May 15, 2016	\$3.00
Cashier's Checks	\$5.00
Chargeback Fee - Effective May 15, 2016 this fee will be \$8.00	\$7.50
Closed Account Fee - applies to accounts closed within 90 days of opening date - Effective May 15, 2016 this fee will be \$30.00	\$25.00
Coin and Currency (per roll or clip)	\$0.12
Collection Fees - Draft	\$30.00
Collection Fees - Non-Draft	\$50.00
Collection Fees - Outgoing Bond Collections (customers)	\$3.00
Counter Checks (per sheet)	\$5.00
Fax/Photocopy Fee (per page)	\$1.00
Garnishment	\$30.00
Gift Card - One time at purchase	\$3.00
Gift Card - Monthly inactivity fee after 12 months of no activity on a card	\$2.95
Gift Card - Replacement fee for lost card	\$5.00
Instant Statement Fee - Effective May 15, 2016 this fee will be \$3.00	\$2.00
Medallion Signature Guarantee - Effective May 15, 2016 this fee will be \$30.00	\$20.00
Mobile Deposit - per item deposited	\$0.50
Monthly Fee	\$5.00
Notary Public - No charge for this fee Effective May 15, 2016	\$5.00
Overdrafts Item Fee - charge per item for covering overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means	\$29.00
Personal Money Orders	\$2.00
Platinum Check Line - Annual fee	\$25.00
Research Charges - research per hour (one hour minimum)	\$25.00
Research Charges - per copy	\$2.00



Return Item Fee	\$29.00
Return Mail Fee - Effective May 15, 2016 (New)	\$8.00
Stop Payment Charge	\$29.00
Sweep Transaction Charge - Applies to automatic transfer from a linked CNB account to cover overdrafts	\$8.00
Tax Levies	\$30.00
Wire Transfers - Incoming domestic (customer)	\$10.00
Wire Transfers - Outgoing domestic (customer) - Effective May 15, 2016 this fee will be \$25.00	\$20.00
Wire Transfers - Outgoing International (US \$) International wire services available for business/commercial purpose only	\$35.00
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