

CITIZENS BANK

BANK OF CELINA | LIBERTY STATE BANK | SMITH COUNTY BANK | TRADERS BANK

SCHEDULE OF FEES

Service	Price	Notes
Cashiers Check Fee	\$ 2.00	each item
Check Cashing Fee - Non Customer	n/a	will not cash checks for non-customers
Check Printing Fee	yes	varies depending on style
Christmas Club Early Withdrawal Fee	\$ 10.00	per withdrawal
Collections (international checks)	\$ 15.00	per check
Debit/ATM Card Replacement Fee	\$ 10.00	for lost card
Debit/ATM Card Withdrawal Limits	\$ 500.00	per day
Debit/ATM Foreign ATM Fee	\$ 1.00	bank customer, non money-pass ATM
Debit Card Purchasing Limits		
Consumer Card	\$ 1,500.00	per day
Business Card	\$ 2,000.00	per day
Deposit Item Returned	no charge	
Dormant Fee	\$ 5.00	charged quarterly
Executions, Garnishments, Levies	\$ 25.00	
IRA Closure	no charge	
Mobile Deposit Fee	\$ 0.50	per check
Mobile Deposit Limit	\$ 1,500.00	per day (initial approval required)
Money Market Checking Excessive W/D	\$ 5.00	per transaction over 6 per month
Night Deposit Bags (locking)	\$ 9.00	\$5 for each bag after first
Overdraft Fee *	\$ 26.00	each item
Overdraft Fee ODP *	\$ 26.00	each item
Overdraft Return Fee *	\$ 26.00	each item
Overdraft Transfer Fee (linked account)	\$ 3.00	per day
Photocopies	\$ 0.25	each page (black & white)
Regular Saving Excessive W/D	\$ 2.00	per transaction over 18 per quarter
Records Request		
Research	\$ 25.00	per hour (1 hour minimum)
Statement Reproduction	\$ 5.00	each archived monthly statement
Fax	\$ 5.00	per fax
Document E-mail (encrypted)	\$ 1.00	each e-mail
Stop Payment	\$ 26.00	each item
Vacation Club Early Withdrawal Fee	\$ 10.00	per withdrawal
Wire Fee - Incoming (Domestic)	free	customers only
Wire Fee - Outgoing (Domestic)	\$ 15.00	customers only
Wire Fee - Incoming (International)	free	customers only
Wire Fee - Outgoing (International)	\$ 40.00	customers only

* You will be charged a \$26 fee for each item paid in overdraft or if the account is accessed when the balance is not sufficient for the amount of the transaction. Overdraft protection and the fees may be imposed on transactions created by check, in-person withdrawal, ATM withdrawal, or other electronic means. The amounts of any overdrafts, including our fees, are due and payable immediately, or on demand. Whether your overdrafts will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts.

effective April 17, 2015

Equal Housing Member
Member FDIC