



Personal Deposit Accounts Fee Schedule

Personal Interest Checking	
Minimum Monthly Average Balance	Monthly Service Charge
\$100.00 or more	No charge
\$99.99 or less	\$2.00
<p><u>Minimum Opening Deposit:</u> \$100.00 <u>Interest Calculation:</u> Interest is calculated and compounded daily on the collected balance and credited to your account monthly. <u>Interest Tier:</u> The interest tier earned is based on the following ledger balance tiers: Tier 1- \$999.99 or less; Tier 2- \$1,000.00 to \$4,999.99; Tier 3- \$5,000.00 or more. <u>Check Images:</u> Check images are returned with the combined statement and paid checks cannot be returned.</p>	
Free Checking	
Minimum Monthly Average Balance	Monthly Service Charge
N/A	No charge
<p><u>Minimum Opening Deposit:</u> \$0.00 <u>Check Images:</u> Check images are returned with the combined statement and paid checks cannot be returned.</p>	

Personal Interest Savings	
Minimum Monthly Average Balance	Monthly Service Charge
\$50.00 or more	No charge
\$49.99 or less	\$2.00
<p><u>Minimum Opening Deposit:</u> \$50.00 <u>Transaction Limitations:</u> Federal banking regulations limit you to six pre-authorized, telephone or on-line transfer to your other Citizens State Bank Accounts or to third parties. Additionally, this limitation includes drafts or similar order you make payable to a third party. The limitation applies per calendar month. If you routinely exceed these limitations, the Bank may close the account or convert it to a checking account. A \$3.00 fee is charged for each excessive item over the six (6) limited transactions. <u>Interest Calculation:</u> Interest is calculated and compounded daily on the collected balance and credited to your account quarterly. <u>Interest Tier:</u> The interest tier earned is based on the following ledger balance tiers: Tier 1- \$50.00 to \$2,499.99; Tier 2- \$2,500.00 to \$9,999.99; Tier 3- \$10,000.00 to \$49,999.99 Tier 4- \$50,000.00 or more.</p>	
Money Market Deposit Account	
Minimum Monthly Average Balance	Monthly Service Charge
\$1,000.00 or more	No charge
\$999.99 or less	\$10.00
<p><u>Minimum Opening Deposit:</u> \$1,000.00 <u>Transaction Limitations:</u> Federal banking regulations limit you to six pre-authorized, telephone or on-line transfer to your other Citizens State Bank Accounts or to third parties. Additionally, this limitation includes drafts or similar order you make payable to a third party. The limitation applies per calendar month. If you routinely exceed these limitations, the Bank may close the account or convert it to a checking account. A \$3.00 fee is charged for each excessive item over the six (6) limited transactions. <u>Interest Calculation:</u> Interest is calculated and compounded daily on the collected balance and credited to your account monthly. <u>Interest Tier:</u> The interest tier earned is based on the following ledger balance tiers: Tier 1- \$1,000.00 to \$9,999.99; Tier 2- \$10,000.00 to \$49,999.99; Tier 3- \$50,000.00 or more.</p>	





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Deposit Services	
Returned Item (NSF) Fee	\$25.00 per item
Courtesy Pay (Overdraft) Fee	\$30.00 per item
- Applies to check & ACH overdraft transactions	
Courtesy Pay Plus (Overdraft) Fee	\$30.00 per item
- Applies to check, ACH, Debit Card (P.O.S) & ATM overdraft transactions	
Stop Payment	\$30.00 per item
Mobile Remote Deposit Capture (MRDC) Return Item Fee	\$5.00 per item
Deposited Item Charged Back Penalty	\$5.00 per item
Excessive Withdrawal Fee	\$3.00 per item
Dormant Account ¹	\$20.00 per month
Foreign Draft/Collection Item	\$20.00 per item
Lost Card	\$5.00
Check Printing ²	Price varies depending on style chosen and quantity
Security Night Deposit bag	No charge
Small Zipper Deposit bag	1 st bag free, \$2.00 for each additional bag
Large Zipper Deposit bag	1 st bag free, \$5.00 for each additional bag
¹ If no customer initiated transactions (deposits or withdrawals) within one year.	
² No charge on Advantage accounts on selected styles.	
Research Services	
Research and Statement copies	\$2.00 for 5 pages, \$2.00 each additional page
Research Request	\$20.00 per hour
Citizens State Bank Money Services	
Non- Customer Visa/MasterCard Cash Advance Prepaid	No charge
Non- Customer Visa/MasterCard Cash Advance Non- Prepaid	\$10.00
Wire Transfer Services	
Outgoing customer wire	\$20.00
Incoming customer wire	\$20.00
Foreign wire	\$45.00
Miscellaneous Services	
Cashier's Check ¹	\$5.00
Garnishment	\$100.00
Levies	\$100.00
Notary ²	No charge
Fax Services	\$2.00 first page, \$0.50 per additional page
Endorsement Stamps	fee varies based on style
Coin Rolled	\$0.10 per roll
Verbal Transfer/Payment Request ³	\$5.00
Accounts closed within 90 days of opening	\$25.00
¹ No fee for Advantage accounts	
² Service only provided to customers	
³ No fee for customers with two or more accounts	
Customer Support Center	1-800-800-6593
Telephone Banking	1-877-878-9211





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Automated Teller Machines (ATMs)		
In network ATM		No charge
Out of network ATM ¹ (where accepted)		No charge
Daily ATM withdrawal and point of sale purchase Limits	<u>Withdrawal</u>	<u>Point on Sale</u>
	\$300.00	\$1,000.00
¹ ATMs owned by non-Citizens State Bank institutions may add a surcharge to the amount of the withdrawal or charge a fee for a balance inquiry even if the transfer or withdrawal is not completed.		
Online Banking and PC Banking		
Online Banking with Bill Pay		
- Online Banking		No Charge
- Bill Pay		No Charge
- Expedited Bill Pay checks		\$25.00
- Expedited Bill Pay e-Pay		\$5.00
- Stop Payment		\$30.00 per item
- Courtesy Pay (Overdraft) Fee		
- <i>Applies to check & ACH overdraft transactions</i>		
- Courtesy Pay Plus (Overdraft) Fee		\$30.00 per item
- <i>Applies to check, ACH, Debit Card (P.O.S) & ATM overdraft transactions</i>		
Online Consumer External Transfers		
- Incoming Transfer		No Charge
- Outgoing Transfer		\$2.00
- ACH Return		\$45.00
- ACH Inquiry		\$45.00
- Returned Item (NSF) Fee		\$30.00 per item
Online Pop money® (Person to Person) Transfers		
- Standard transaction		No Charge
- Next Day transaction		\$2.00
- Stop Payment		\$30.00 per item
- ACH Return		\$45.00 per item
Online Banking Loan Payment		
- Loan Payment with Debit Card		\$4.95
- <i>Payments made using a debit card or a prepaid card</i>		
- Loan Payment directly from Bank Account (Checking or Savings)		No Charge
- <i>Payments made using ACH debits directly from a deposit account (using your account number and bank routing number)</i>		
Safe Deposit Boxes (where available)*		
Rental Fees:		
2X5		\$15.00
3X5		\$20.00
5X5		\$30.00
3X10		\$40.00
5X10		\$50.00
10X10		\$75.00
Drilling Box		Bank's cost
Lost key		Bank's cost
Key Deposit		\$30.00
*Safe Deposit Boxes are not insured by FDIC. To rent a safe deposit box, a Citizens State Bank account relationship is required.		

