

FEE SCHEDULE



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

Check printing fees vary by the style of check ordered.

An overdraft fee of \$35.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, or other electronic means.

An account maintenance fee of \$2.00* will be imposed each statement cycle.

A chargeable debit fee (checks/charges) of \$.15* for each debit transaction (withdrawal, check paid, automatic transfer, internet transfer, Bill Payer debit, ATM/Debit card withdrawal or payment out of this account, excluding point of sale purchases).

There is a \$0.06* foreign items deposited fee for items deposited, not drawn on Community Bank & Trust.

An earnings credit is applied against the maintenance and transit fees based on our Checking with Interest account rates. This rate is subject to change at any time. This credit will reduce or offset business fee charges on the periodic statement.

You may call the bank to obtain the current rate and annual percentage yield (APY).

A return (RTN) item fee of \$35.00 will be charged per item for non-sufficient funds created by check, in-person withdrawal, or other electronic means. We may charge fees for each re-submission or re-presentation of an item, resulting in multiple fees if an item is returned more than one time.

An account closing fee of \$25.00 may be assessed if account is closed prior to 90 days of opening.

*Some fees may be subject to state sales tax or local option tax.