



Carter Bank & Trust

FEE SCHEDULE Effective April 1, 2024

		Current Fee
Insufficient Funds Charge - Paid (Check or EFT Paid causing overdraft per item)	Per check or EFT paid	\$30.00
	Maximum charge per day (or 6 charges)	\$180.00
Insufficient Funds Charge - Returned (Check or EFT Returned causing overdraft)	Per item	\$30.00
Returned Check Charge - This fee will be assessed against accounts regardless of ownership. 'Check' is defined as anything (electronic or paper) presented for payment.	Per item	\$10.00
Stop Payment Fee	Per request	\$35.00
Cashier's Check Fee	Per check	\$10.00
Collection Fees (Items sent for special collection)	Per item	\$25.00
Notary <ul style="list-style-type: none">CustomersNon-customers	Per signature	FREE
	Per signature	\$5.00
Research Records	Per hour	\$50.00
Research Copies Fee	Per page	\$1.00
Additional Statement Copies	Per statement	\$10.00
Tax Lien/Levy/Garnishment Fee	Per request	\$75.00
Expedited Debit Card Order Fee	Per request	\$45.00
Domestic Incoming Wire Fee	Per request	\$10.00
Domestic Outgoing Wire Fee	Per request	\$20.00
International Incoming Wire Fee	Per request	\$50.00
International Outgoing Wire Fee	Per request	\$50.00
Excessive Transfer Fee– All Saving Accounts	Per item over 6 monthly	\$5.00
Replacement Card Fee	Per Card	\$10.00
Written Verification of Deposit or Loan Fee	Per request	\$5.00
Early Closeout Fee	Account is closed within 90 days of opening	\$15.00
Daily Minimum Balance Fee	Fee is assessed once per month when minimum	\$5.00

Daily Minimum Balance Fee for Loyalty Advantage Accounts only	balance is not maintained on any day	\$20.00
Night Depository Canvas Bag and Keys <ul style="list-style-type: none"> One night depository bag with keys and key to night depository chest Additional or replacement night depository bag Night depository key replacement Night depository replacement chest key 	Per bag Per key Per key	FREE \$20.00 \$5.00 \$5.00
Safe Deposit Box (SDB) – Annual Rental Fees	2 X 5 3 X 5 5 X 5 3 X 10 5 X 10 10 X 10 10 X 15	\$20.00 \$25.00 \$40.00 \$45.00 \$65.00 \$85.00 \$95.00
Safe Deposit Box – Other Fees	SDB Late payment SDB Lost Key SDB Drill box due	\$10.00 \$15.00 \$200.00
Personal Checking and Savings, including Money Markets <ul style="list-style-type: none"> Inactive Fee – No transactions for 365 days (1 year) Dormant Fee – No transactions for 730 days (2 years) 	Per account, per month Per account, per month	\$3.00 \$7.00
Business Checking and Savings, Including Money Markets <ul style="list-style-type: none"> Inactive Fee – No transactions for 365 days (1 year) Dormant Fee – No transactions for 730 days (2 years) 	Per account, per month Per account, per month	\$5.00 \$10.00
Escheat Fee	Per Account, at time of submission to the state	\$50.00
Overdraft Transfer Fee (from Checking, Savings or Money Market)	Per transfer	\$5.00
ATM Foreign Transaction Fee (when using any non-proprietary ATMs) These fees can be avoided by enrolling in and using Carter-on-the-Go Online, Mobile Banking or Telephone Banking instead of an ATM. Restrictions may apply.	Each Withdrawal Each ATM Balance Inquiry Each ATM Deposit	Free \$1.00 \$3.00
Electronic Statements/Notices to Paper Statements/Notices (customer has opted to change from electronic statements/notices to mailed paper copies)	Per account, per month	\$10.00
Transfer Now fee for transferring money from Carter Bank & Trust to another financial institution.	Availability: In 3 days or Next day	\$3.00 or \$10.00

Fee schedule questions? Please call our Customer Contact Center at 833.ASK.CBAT or 833.275.2228

Last Revised: 3.1.2024