



FEE SCHEDULE
Effective January 2, 2023

		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"> • Customers • Non-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	Every month minimum balance is not maintained Fee is assessed once per month when minimum balance is not maintained on any day	\$5.00
Night Depository Canvas Bag and Keys		FREE
<ul style="list-style-type: none"> One night depository bag with keys and key to night depository chest 	Per bag	\$20.00
<ul style="list-style-type: none"> Additional or replacement night depository bag 	Per key	\$5.00
<ul style="list-style-type: none"> Night depository key replacement 	Per key	\$5.00
<ul style="list-style-type: none"> Night depository replacement chest key 		
Safe Deposit Box (SDB) – Annual Rental Fees	2 X 5	\$20.00
	3 X 5	\$25.00
	5 X 5	\$40.00
	3 X 10	\$45.00
	5 X 10	\$65.00
	10 X 10	\$85.00
	10 X 15	\$95.00
Safe Deposit Box – Other Fees	SDB Late payment	\$10.00
	SDB Lost Key	\$15.00
	SDB Drill box due	\$200.00
Personal Checking and Savings, including Money Markets		
<ul style="list-style-type: none"> Inactive Fee – No transactions for 365 days (1 year) 	Per account, per month	\$3.00
<ul style="list-style-type: none"> Dormant Fee – No transactions for 730 days (2 years) 	Per account, per month	\$7.00
Business Checking and Savings, Including Money Markets		
<ul style="list-style-type: none"> Inactive Fee – No transactions for 365 days (1 year) 	Per account, per month	\$5.00
<ul style="list-style-type: none"> Dormant Fee – No transactions for 730 days (2 years) 	Per account, per month	\$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)	Each Withdrawal	Free
	Each ATM Balance Inquiry	\$1.00
	Each ATM Deposit	\$3.00
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.		
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.	Available: Within 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