



320 College Drive | Martinsville, Virginia 24112

**FEE SCHEDULE**

**Effective September 1, 2020**

**Items highlighted below are changes or new fees that will be implemented September 1, 2020**

		Current Fee	Fee as of September 1, 2020
<b>Insufficient Funds Charge - Paid</b> (Check or EFT Paid causing overdraft per item)	Per check or EFT paid	\$25.00	\$30.00
	Maximum charge per day (or 6 charges)	\$150.00	\$180.00
<b>Insufficient Funds Charge - Returned</b> (Check or EFT Returned causing overdraft)	Per item	\$25.00	\$30.00
<b>Returned Check Charge -</b> (Sole Proprietary and Business accounts only)  <b>Effective September 1, 2020:</b> This fee will be assessed against accounts regardless of ownership  'Check' is defined as anything (electronic or paper) presented for payment.	Per item	\$5.00	\$5.00
<b>Stop Payment Fee</b>	Per request	\$25.00	\$30.00
<b>Official Check Fee</b>  <b>Effective September 1, 2020:</b> New description: <b>Cashier's Check Fee</b>	Per check	\$4.00	\$7.00
<b>Money Order Fee</b>	Per check	\$2.00	\$5.00
<b>Collection Fees</b> (Items sent for special collection)	Per item	\$25.00	\$25.00
<b>Notary</b>			
• Customers	Per signature	FREE	FREE
• Non-customers	Per signature	\$5.00	\$5.00
<b>Research Records</b>	Per hour	\$30.00	\$50.00
<b>Research Copies Fee</b>	Per page	\$1.00	\$1.00
<b>Additional Statement Copies</b>	Per statement	\$10.00	\$10.00
<b>Tax Lien/Levy/Garnishment Fee</b>	Per request	\$60.00	\$75.00
<b>Expedited Debit Card Order Fee</b>	Per request	\$45.00	\$45.00
<b>Domestic Incoming Wire Fee</b>	Per request	\$10.00	\$10.00
<b>Domestic Outgoing Wire Fee</b>	Per request	\$20.00	\$20.00
<b>International Incoming Wire Fee</b>	Per request	\$50.00	\$50.00
<b>International Outgoing Wire Fee</b>	Per request	\$50.00	\$50.00
<b>Excessive Transfer Fee- All Saving Accounts</b>	Per item over 6 monthly	\$5.00	\$5.00

<b>Replacement Card Fee</b>	Per Card	\$10.00	\$10.00
<b>Minimum Balance Fee</b> <b>Effective September 1, 2020: New Name: Daily Minimum Balance Fee</b>	Every month minimum balance is not maintained Fee is assessed once per month when minimum balance is not maintained on any day	\$5.00	\$5.00
<b>Consecutive Days OD (Overdrawn) Fee</b>	Per day after 5 <sup>th</sup> day of being overdrawn	\$5.00	\$0.00 –fee is being discontinued
<b>Night Depository Canvas Bag and Keys</b>		FREE	FREE
• One night depository bag with keys and key to night depository chest	Per bag	\$20.00	\$20.00
• Additional or replacement night depository bag	Per key	\$5.00	\$5.00
• Night depository key replacement	Per key	\$5.00	\$5.00
• Night depository replacement chest key			
<b>Safe Deposit Box (SDB) – Annual Rental Fees</b>	2 X 5	\$20.00	\$20.00
	3 X 5	\$25.00	\$25.00
	5 X 5	\$40.00	\$40.00
	3 X 10	\$45.00	\$45.00
	5 X 10	\$65.00	\$65.00
	10 X 10	\$85.00	\$85.00
	10 X 15	\$95.00	\$95.00
<b>Safe Deposit Box – Other Fees</b>	SDB Late payment	\$10.00	\$10.00
	SDB Lost Key	\$15.00	\$15.00
	SDB Drill box due	Locksmith fee + \$150	\$200.00
<b>Written Verification of Deposit or Loan Fee</b>	Per request	\$5.00	\$5.00
<b>Personal Checking and Savings, including Money Markets</b>	• Inactive Fee – No transactions for 365 days (1 year)	Per account, per month	\$3.00
	• Dormant Fee – No transactions for 730 days (2 years)	Per account, per month	\$7.00
<b>Business Checking and Savings, Including Money Markets</b>	• Inactive Fee – No transactions for 365 days (1 year)	Per account, per month	\$5.00
	• Dormant Fee – No transactions for 730 days (2 years)	Per account, per month	\$10.00
<b>Escheat Fee</b>	Per Account, at time of submission to the state	\$50.00	\$50.00
<b>Early Closeout Fee</b>	Account is closed within 90 days of opening	\$15.00	\$15.00
<b>Overdraft Transfer Fee (from Checking, Savings or Money Market)</b>	Per transfer	\$5.00	\$5.00
<b>ATM Foreign Transaction Fee (when using any non-proprietary ATMs)</b>  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	Free	Free
	Each ATM Balance Inquiry	Free	\$1.00
	Each ATM Deposit	Free	\$3.00
<b>Electronic Statements/Notices to Paper Statements/Notices</b> (customer has opted to change from electronic statements/notices to mailed paper copies)	Per account, per month	Free	\$10.00
<b>Transfer Now</b> fee for transferring money from Carter Bank & Trust to another financial institution.	Available: Within 3 days or Next day	Not Available	\$3.00 or \$10.00

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