



# Carter Bank & Trust

## FEE SCHEDULE Effective January 2, 2023

		Current Fee
<b>Insufficient Funds Charge - Paid</b> (Check or EFT Paid causing overdraft per item)	Per check or EFT paid Maximum charge per day (or 6 charges)	\$30.00 \$180.00
<b>Insufficient Funds Charge - Returned</b> (Check or EFT Returned causing overdraft)	Per item	\$30.00
<b>Returned Check Charge</b> - 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
<b>Stop Payment Fee</b>	Per request	\$35.00
<b>Cashier's Check Fee</b>	Per check	\$10.00
<b>Collection Fees</b> (Items sent for special collection)	Per item	\$25.00
<b>Notary</b> <ul style="list-style-type: none"> <li>Customers</li> <li>Non-customers</li> </ul>	Per signature Per signature	FREE \$5.00
<b>Research Records</b>	Per hour	\$50.00
<b>Research Copies Fee</b>	Per page	\$1.00
<b>Additional Statement Copies</b>	Per statement	\$10.00
<b>Tax Lien/Levy/Garnishment Fee</b>	Per request	\$75.00
<b>Expedited Debit Card Order Fee</b>	Per request	\$45.00
<b>Domestic Incoming Wire Fee</b>	Per request	\$10.00
<b>Domestic Outgoing Wire Fee</b>	Per request	\$20.00
<b>International Incoming Wire Fee</b>	Per request	\$50.00
<b>International Outgoing Wire Fee</b>	Per request	\$50.00
<b>Excessive Transfer Fee— All Saving Accounts</b>	Per item over 6 monthly	\$5.00
<b>Replacement Card Fee</b>	Per Card	\$10.00
<b>Written Verification of Deposit or Loan Fee</b>	Per request	\$5.00
<b>Early Closeout Fee</b>	Account is closed within 90 days of opening	\$15.00

<b>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
<b>Night Depository Canvas Bag and Keys</b> <ul style="list-style-type: none"> <li>One night depository bag with keys and key to night depository chest</li> <li>Additional or replacement night depository bag</li> <li>Night depository key replacement</li> <li>Night depository replacement chest key</li> </ul>	Per bag Per key Per key	FREE \$20.00 \$5.00 \$5.00
<b>Safe Deposit Box (SDB) – Annual Rental Fees</b>	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
<b>Safe Deposit Box – Other Fees</b>	SDB Late payment SDB Lost Key SDB Drill box due	\$10.00 \$15.00 \$200.00
<b>Personal Checking and Savings, including Money Markets</b> <ul style="list-style-type: none"> <li>Inactive Fee – No transactions for 365 days (1 year)</li> <li>Dormant Fee – No transactions for 730 days (2 years)</li> </ul>	Per account, per month Per account, per month	\$3.00 \$7.00
<b>Business Checking and Savings, Including Money Markets</b> <ul style="list-style-type: none"> <li>Inactive Fee – No transactions for 365 days (1 year)</li> <li>Dormant Fee – No transactions for 730 days (2 years)</li> </ul>	Per account, per month Per account, per month	\$5.00 \$10.00
<b>Escheat Fee</b>	Per Account, at time of submission to the state	\$50.00
<b>Overdraft Transfer Fee (from Checking, Savings or Money Market)</b>	Per transfer	\$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 Each ATM Balance Inquiry Each ATM Deposit	Free \$1.00 \$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	\$10.00
<b>Transfer Now fee</b> 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**