



# Carter Bank & Trust

## FEE SCHEDULE Effective April 1, 2024

|  |  | <b>Current Fee</b> |
|--|--|--------------------|
| <b>Insufficient Funds Charge - Paid</b><br>(Check or EFT Paid causing overdraft per item)  | Per check or EFT paid                          | \$30.00            |
|  | Maximum charge per day<br>(or 6 charges)       | \$180.00           |
| <b>Insufficient Funds Charge - Returned</b><br>(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                                  | FREE               |
|  | Per signature                                  | \$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<br>90 days of opening | \$15.00            |
| <b>Daily Minimum Balance Fee</b>   | Fee is assessed once per<br>month when minimum | \$5.00             |

|   |   |          |
|---|---|----------|
| <b>Daily Minimum Balance Fee for Loyalty Advantage Accounts only</b>  | balance is not maintained on any day            | \$20.00  |
| <b>Night Depository Canvas Bag and Keys</b>   |   | FREE     |
| <ul style="list-style-type: none"> <li>One night depository bag with keys and key to night depository chest</li> </ul>                                      | Per bag   | \$20.00  |
| <ul style="list-style-type: none"> <li>Additional or replacement night depository bag</li> </ul>  | Per key   | \$5.00   |
| <ul style="list-style-type: none"> <li>Night depository key replacement</li> </ul>  | Per key   | \$5.00   |
| <ul style="list-style-type: none"> <li>Night depository replacement chest key</li> </ul>  |   |          |
| <b>Safe Deposit Box (SDB) – Annual Rental Fees</b>  | 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  |
| <b>Safe Deposit Box – Other Fees</b>  | SDB Late payment                                | \$10.00  |
|   | SDB Lost Key                                    | \$15.00  |
|   | SDB Drill box due                               | \$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> </ul>  | Per account, per month                          | \$3.00   |
| <ul style="list-style-type: none"> <li>Dormant Fee – No transactions for 730 days (2 years)</li> </ul>  | Per account, per month                          | \$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> </ul>  | Per account, per month                          | \$5.00   |
| <ul style="list-style-type: none"> <li>Dormant Fee – No transactions for 730 days (2 years)</li> </ul>  | Per account, per month                          | \$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>  | Each Withdrawal                                 | Free     |
|   | Each ATM Balance Inquiry                        | \$1.00   |
| 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. | Each ATM Deposit                                | \$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.   | Availability: In 3 days                         | \$3.00   |
|   | or  | or       |
|   | Next day  | \$10.00  |

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

Last Revised: 3.1.2024