

Citizens Bank & Trust
Schedule of Fees & Charges
Effective 11/01/2023

FEES AND CHARGES		
Account Research	\$50.00	Per hour
Change Counting-Customer**	5%	Of total amount counted/rolled
Change Counting- Non-Customer**	8%	Of total amount counted/rolled
Check Orders		By Customer Request - Cost will vary
Collections Item Fee (Deposit Item)	\$15.00	Per item
Collection Fee- Charged off Account	\$20.00	Per account
Debit Card – Replacement Fee	\$5.00	Per card (excludes: ID theft /fraud victims)
Debit Card – Expedited Delivery	\$25.00	Per card via Fed Ex
Deposit Item Charge Back	\$5.00	Per item
Dormant Account Fee- Savings	\$4.00	Monthly – if no activity for 730 days or more
Dormant Account Fee- Checking	\$4.00	Monthly- if no activity for 365 days or more
Foreign Check – Collection Fee	\$35.00	Per item
Foreign Currency Exchange Process Fee Up to \$500 US Equivalent***	\$5.00	
Foreign Currency Exchange Process Fee OVER \$500 US Equivalent***	1%	Of total amount of currency exchange
Garnishment or Levy	\$50.00	Per garnishment or levy
Overdraft Protection Transfer Fee	\$3.00	Per transfer
Night Deposit Disposable Bags		By Customer Request - Cost will vary
Night Deposit Lock Bags	\$15.00	Per bag
Non-Customer ATM Fee	\$3.00	Per item
Official Check****	\$5.00	Per item
Official Check Conversion (non-customer)	\$30.00	Per item
Official Check- Replacement Check Fee	\$30.00	Per check
On-line Check Image Retrieval/Proof of Payment	\$10.00	Per bill pay item
Overdraft Fee or Non-Sufficient Funds (NSF) Fee*	\$30.00	Per item paid
Overdraft Fee or Non-Sufficient Funds (NSF) Fee*	\$30.00	Per item returned

Overnight Bill Pay (by check)	\$10.95	Per check
Same Day Bill Pay (by ACH)	\$16.95	Per payment
Photocopy	\$3.00	Per copy
Statement Copies (per statement after 1)	\$5.00	Per statement copy
Stop Payment Fee	\$25.00	Per request or 6 mo. Increment
Wire Transfer – Domestic - Incoming	\$10.00	Per wire
Wire Transfer – Domestic - Outgoing	\$25.00	Per wire
Wire Transfer – International - Incoming	\$30.00	Per wire
Wire Transfer – International - Outgoing	\$50.00	Per wire

SAFE DEPOSIT BOXES (subject to availability)	
3X5 Box	\$35.00 annually
3X10 Box	\$45.00 annually
5X10 Box	\$60.00 annually
10X10 Box	\$85.00 annually
Safe Deposit Box Drill Fee	\$175.00 per box
Safe Deposit Boxes are not a deposit, not FDIC insured, not insured by any Government Agency and not Guaranteed by the Bank or an affiliate of the Bank.	

*Overdrafts may be created by check, debit card, in person withdrawal, ATM withdrawal, re-presentment of item or other electronic means. Overdraft Representment - Citizens Bank & Trust (“We”) will charge a Return Item (NSF) Fee each time we return the item because it exceeds the Available Balance in your account. Because we may charge a Return Item (NSF) Fee each time an item is presented, we may charge you more than one fee for any given item because of a returned item and re-presentment of the item. Giving us your consent to pay everyday debit card and ATM overdrafts on your consumer account (Extended Coverage) may result in you incurring Overdraft Fees for transactions that we would otherwise be required to pay without assessing an Overdraft Fee. However, this would allow us to authorize transactions up to the amount of your Overdraft Privilege limit. If you consent to Extended Coverage on your consumer account, it will remain on your account until it is otherwise withdrawn.

**Change counting machines are located in Albertville, Guntersville and New Hope branches only. New Hope branch has designated change counting days. Please contact the New Hope branch at 256-505-4600 to schedule a time to bring your change to be counted.

***Foreign Currency Exchange shipping charges may apply; shipping charges will be based on current shipping rates.

**** NO Official Check charge for Citizens Prime & Citizens Select accounts.