

**FEE SCHEDULE**



**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

ACH Transaction set up fee	\$25.00
ATM withdrawals at Non MoneyPass ATMs (per withdrawal)	\$3.50
Bank Statements with Check Images	\$12.00
Cashiers Check	\$6.00
Citizens State Bank Debit/ATM Card Replacement fee	\$15.00
Continuous Overdraft per day, after 5 business days, caused by any transaction including service charge fees	\$8.00
Deposited Item Returned	\$11.00
Early Account Closure within 90 days of account opening	\$20.00
Foreign Checks Processed (per item)	\$20.00
Locked Deposit Bag	\$50.00
Non-Sufficient Funds Returned (per item) created by check or ACH or other electronic means	\$34.00
Outgoing IRA or HSA transfer	\$40.00
Overdrafts Paid (per item) Maximum charge per day (5 items - paid or returned) \$170.00. For opted-in customers, Overdraft fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. For customers not opted-in, Overdraft fee applies to overdrafts created by check, in-person withdrawal, or other electronic means (excluding ATM withdrawal and one time POS transaction)	\$34.00
Research per hour. \$30.00 < 1-hour minimum.	\$55.00
Return Mail fee	\$5.00
Safe Deposit Box Drilling (plus cost of locksmith)	\$75.00
Safe Deposit Box Key Replacement	\$30.00
Safe Deposit Box Late fee	\$25.00
Stop Payment	\$15.00
Sweep Transaction (per sweep)	\$5.00
Tax Levy Garnishment	\$125.00
Telephone Transfer Service non automated (per transfer)	\$3.00
Wire Incoming (per wire)	\$15.00
Wire International Incoming (per wire)	\$40.00
Wire International Outgoing (per wire)	\$50.00
Wire Outgoing (per wire)	\$25.00