

Community Bank CBD

Customer CIP Notice

Important Information About Procedures for opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Fee Schedule - Effective October 3, 2011

Account Closed (within 90 days)	\$ 40.49
ATM/Debit Card Annual Fee	
Personal	FREE
Business	\$ 10.00
ATM/Debit Foreign Transaction Fee (based on type of account)	\$ 2.00 each
ATM/Debit International Fee	up to 1% of transaction
ATM/Debit Card Replacement	\$ 7.50
Bill Pay Inactive Fee*	\$ 4.95 per month
Cashier's Checks (provided to customer only)	\$ 6.95
Change Order	
Per Strap	\$.60
Per Roll	\$.10
Check Copies (2 per month free)	
Each Additional Copy	\$ 3.00 each
Collection Items (outgoing & incoming)	\$ 30.00
Deposited Items Returned	\$ 10.49
Dormant Account Fee**	\$ 3.49 per month
Fax Charges per Page	\$ 1.00
Garnishment/Tax Levy	\$ 80.49
Gift Cards/Prepaid Cards	\$ 4.95
Image Check Statement	\$ 10.49 monthly
Money Orders (provided to customers only)	\$ 4.95
Money Market Items(excess of 6/month)	\$ 5.00/check
Non Customer Coin Redemption	20% of coin total
Overdraft Charges	
Personal:	
Per Paid Item/Daily Maximum	\$ 33.49/\$ 167.45
Per Returned Item/Daily Maximum	\$ 33.49/\$ 167.45
Business:	
Per paid Item/Daily Maximum	\$ 33.49/\$ 167.45
Per Returned Item/Daily Maximum	\$ 33.49/\$ 167.45
Overdraft Continuing After 1st Day	\$ 13.49 per day
Overdraft Protection	
Automatic Transfer from Savings	\$ 10.00
Personal Reserve Advance	\$ 5.00 plus interest
Photocopies (each copy)	\$.25
Reconciliation/Research (per hour)	\$ 30.00
Returned Mail Fee	\$ 5.49 per item
Statement Copies	
Special Statement Copy	\$ 5.00
Computer Printout	\$ 1.00
E-Statements	FREE
Multiple Mailing	\$ 5.00
Stop Payments	\$ 33.49
Telephone Transfers	
Manual	\$ 3.49
Telebanc	FREE
Internet	FREE
Wire Transfers (provided to customers only)	
Incoming	\$ 20.49
Outgoing	\$ 30.49
International	\$ 60.49

*No bill received or payment made during calendar month

**12 months no customer initiated activity

Updated 10/3/2011