



CENTENNIAL BANK

SCHEDULE OF FEES

The following fees may be assessed against your account:

Check Fees

Table with 2 columns: Fee Description, Fee Amount. Includes Check Printing, Cashiers Checks, and Temporary Check Printing.

Insufficient/Overdraft Fees

Table with 2 columns: Fee Description, Fee Amount. Includes Overdraft Fee and Insufficient Funds Fee.

Miscellaneous Fees

Table with 2 columns: Fee Description, Fee Amount. Includes Dormant Account Fee, Garnishments and Levies, Account Activity Printout, Duplicate Statement Copies, Hold Statement, Account Research, Photocopies, Replacement Debit Card, Notary Fee, Medallion Stamp, Stop Payment Fee, Items Deposited - Returned or Re-cleared, Foreign Currency Conversion, Early Closing of Account, Closing of Account Due to Charge Off, Collection Items, Foreign Collection Item, Lock Bag, Zipper Bag, Telephone Transfers, Overdraft Protection Transfer, Night Deposit Keys, Foreign ATM Transaction Fee, and Foreign ATM Balance Inquiry Fee.

Wire Transfer Fees

Table with 2 columns: Fee Description, Fee Amount. Includes Domestic Wire Transfers, Foreign Wire Transfers, and All Incoming Wires.

Safe Deposit Box Fees**

**\$5 Discount available if payment is drafted automatically each year

Table with 2 columns: Fee Description, Fee Amount. Includes various box sizes (3 X 5 Inches to 10 X 10 Inches), Drilling Fee, Late Fee, and Lost Key/Key Deposit.

Bill Pay

Table with 2 columns: Fee Description, Fee Amount. Includes Basic Bill Pay Service, Person to Person Payment (PayPal), Expedited Electronic Payment, and Overnight Check Payment.

Miscellaneous

We may require not less than 7 days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. Please see our notice of penalty for early withdrawal.