The following fees may be assessed against your account:

Note: Some fees may not apply to all account types. If you have an account, please see the Truth in Savings document provided in your account opening packet for fee exclusions.

**Basic Bill Pay Service**
Free

**Expedited Electronic Payment**
$5.00

**Person to Person Payment (PayPal™)**
$.50 per transaction

**Overnight Check Payment**
$20.00

**Cash Processing Fee – All Business Checking Accounts**
No charge for cash deposits up to $7500.00 per month on all business checking account types.
$ .20 per each $100.00 in excess of $7500.00 per month

**Check Fees**
- Cashier’s Checks (Customers Only) $7.00
- Check Printing Varies, based on style of check ordered
- Copy of Check $2.00 each
- Temporary Check Printing $1.00 each

**Non-Sufficient Funds/Overdraft Fees**
- Non-Sufficient Funds Fee* $35.00 per returned item
- Overdraft Fee* $35.00 per paid item

*Above fees incurred on the same day may appear on a periodic statement as one sum of all fees incurred that day.
*Non-sufficient funds item or overdraft item may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

**Miscellaneous Fees**
- Account Activity Printout $2.00
- Account Research/Reconciliation $25.00 per hour, plus $2.00 per item
- Closing of Account Due to Charge Off $50.00
- Closing of New Account (within 6 months of account opening) $25.00
- Collection Items (incoming and outgoing) $35.00 per item
- Canadian Item Processing $15.00 per item
- Dormant Account Fee (an account becomes dormant if we have had no communication with you regarding your account(s) in 365 days for checking accounts or 730 days for Savings and Money Market accounts) $5.00 per month
- ATM Balance Inquiry Fee or Transaction Fee at a Non-Centennial Bank or Non-Publix ATM $2.00* each
- International ATM Balance Inquiry Fee or Transaction Fee $5.00* each
- Foreign Currency Conversion $35.00
- Garnishments and Levies $150.00
- Hold Statement $10.00 per month
- International Card Purchase (ISA) 1% of purchase amount
- IRA Transfer Fee (when transfer is outside Centennial Bank) $50.00
- Lock Bag Small $35.00; Large $40.00
- Medallion Stamp (Customers Only) $25.00
- Notary Fee $2.00 each
- Overnight Protection Transfer $5.00
- Photocopies $1.00 per page
- Replacement Debit Card $10.00
- Returned Deposit Item $5.00
- Statement Copies $5.00 each
- Stop Payment Fee $35.00
- Telephone Transfers (25 Minimum) $2.00 each
- Zipper Bag $5.00

**Safe Deposit Box Fees**
A variety of Safe Deposit Box are offered; contact your local branch for size availability and pricing
Varies based on box size, $5 discount available if payment is drafted automatically each year.
- Drilling Fee $250.00
- Late Fee $10.00
- Lost Key/Key Deposit $25.00

**Savings/Money Market Transaction Limitations**
You may make 6 withdrawals from your account every month. You will be charged for withdrawals in excess of 6 per month.
*Exception: Christmas Savings account will be charged $5 for each withdrawal except for the annual payout in November.

$5 each withdrawal in excess of 6 per month

**Wire Transfer Fees**
- All Incoming Wires $15.00
- Outgoing Domestic Wire Transfers $25.00
- Outgoing Foreign Wire Transfers $50.00
Cuba Incoming wires
Cuba Outgoing Wires

$50.00
$60.00 plus 1% currency conversion fee (minimum currency conversion fee is $100; other fees may apply)

Notice
We may require no 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.