The following fees may be assessed against your account:

### Basic Bill Pay Service
- **Free**

### Expedited Electronic Payment
- **$5.00** per transaction

### 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/Oversight 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**
  - **$5.00 per month**
- **365 days for checking accounts or 730 days for Savings and Money Market accounts**
- **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

*Present ATM receipts to a teller or banker for reimbursement of ATM fees within 60 days of transaction.

- **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**
- **Night Deposit Keys (above 2)**
  - **$2.00 each**
- **Notary Fee**
  - **$5.00**
- **Overdraft Protection Transfer**
  - **$5.00 per transfer (excludes transfers from lines of credit)**
- **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**
- **Drilling Fee**
  - **$250.00**
- **Late Fee**
  - **$10.00**
- **Lost Key/Key Deposit**
  - **$25.00**

*Varies based on box size, $5 discount available if payment is drafted automatically each year.

### Savings/Money Market Transaction Limitations
- **Savings** - $5 each withdrawal in excess of 6 per month
- **Money Market** - $10 each withdrawal in excess of 6 per month

*Exception: Christmas Savings account will be charged $5 for each withdrawal except for the annual payout in November.

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

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.

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