

SCHEDULE OF FEES



The following fees may be assessed against your account:

Note: Some fees may not apply to all account types. Consumers: Please refer to your Truth in Savings document provided in your account opening packet for fee exclusions.

Consumer Billpay

Basic Bill Pay Service	Free
Expedited Electronic Payment	\$6.95
Charitable Donation	\$1.99 per transaction
Gift Pay	\$2.99 per transaction
Overnight Expedited Check Payment	\$34.95
Second Day Expedited Check Payment	\$29.95

Business Billpay

Basic Bill Pay Service	Free
Bill Pay Service with Payroll Processing	\$15.00 per payroll file
Expedited Electronic Payment	\$6.95
Charitable Donation	\$1.99 per transaction
Gift Pay	\$2.99 per transaction
Overnight Check Payment	\$34.95
Second Day Expedited Check Payment	\$29.95

Cash Processing Fee – All Business Checking Accounts

No charge for cash deposits up to \$7,500.00 per statement cycle on all business checking account types.	\$.20 per each \$100.00 in excess of \$7,500.00 per statement cycle
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Check Fees

Cashier's Checks (Customers Only)	\$7.00 per check
Check Order	Varies, based on style of check ordered
Temporary Check Printing	\$2.00 per page

Non-Sufficient Fee/Overdraft Fee

Non-Sufficient Fee*	\$35.00 per returned item
Overdraft Fee*	\$35.00 per paid item

*A non-sufficient or overdraft item may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

Miscellaneous Fees

Account Research/Reconciliation	\$25.00 per hour
Check Image Copies	\$2.00 each
Statement Copies	\$5.00 each
Closing Account Fee (within 180 days of account opening)	\$25.00
Collection Items (incoming and outgoing)	\$35.00 per item
Canadian Item Fee	\$15.00 per item

Checking and Money Market accounts, fee(s) assessed per statement cycle
Savings accounts, fee(s) assessed per month
(Multiple fees incurred during the month/statement cycle may appear on your periodic statement as a combined amount.)

Dormant Account Fee	
Checking and Money Market accounts	\$5.00 per statement cycle
Savings accounts	\$5.00 per month
(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 Money Market and Savings 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 each
Garnishments and Levies	\$150.00 each
International Card Purchase (ISA Fee)	1% of purchase amount
IRA Transfer Fee (Outgoing Trustee-to-Trustee Transfer)	\$50.00 each
Lock Bag	Small \$35.00; Large \$40.00
Medallion Stamp (Customers Only)	\$25.00 each
Night Deposit Keys (above 2)	\$2.00 each
Photocopies	\$1.00 per page
Stop Payment Fee	\$35.00 per item
Telephone Transfer Fee (\$25 Minimum)	\$2.00 each
Zipper Bag	\$5.00 each

Safe Deposit Box Fees

Various Safe Deposit Box sizes are offered; contact your local branch for availability and pricing.	Varies based on box size, \$5 discount is available if payment is drafted automatically each year.
Drilling Fee	\$250.00
Lost Key	\$25.00

Savings/Money Market Transaction Limitations

Savings accounts – you may make 6 withdrawals from your account every month. You will be charged a Withdrawal Fee for each withdrawal in excess of 6 per month.

\$5 per withdrawal for Savings accounts

Money Market accounts – you may make 6 withdrawals from your account every statement cycle. You will be charged a Withdrawal Fee for each withdrawal in excess of 6 per statement cycle.

\$10 per withdrawal for Money Market accounts

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

Wire Transfer Fees

All Incoming Wires

\$15.00 each

Outgoing Domestic Wire Transfers

\$25.00 each

Outgoing Foreign Wire Transfers

\$50.00 each

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.