



SCHEDULE OF FEES
Effective December 15, 2015

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.)

Bill Pay

Basic Bill Pay Service	Free
Expedited Electronic Payment	\$5.00
Person to Person Payment (PayPal)	\$.50 per transaction
Overnight Check Payment	\$20.00

Check Fees

Cashier's Checks (<i>Customers Only</i>)	\$5.00
Check Printing	Varies, based on style of check ordered
Copy of Check	\$2.00 each
Temporary Check Printing	\$1.00 each

Insufficient/Overdraft Fees

Insufficient Funds Fee*	\$30.00 per item
Overdraft Fee*	\$30.00 per item

*Above fees incurred on the same day may appear on a periodic statement as one sum of all fees incurred that day.

*An insufficient 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 (<i>within 6 months of account opening</i>)	\$20.00
Collection Items (<i>incoming and outgoing</i>)	\$25.00
Dormant Account Fee (<i>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</i>)	\$5.00 per month
Statement Copies	\$5.00 each
Foreign ATM Balance Inquiry Fee	\$2.00
Foreign ATM Transaction Fee	\$2.00
*Present ATM receipts to a teller or banker for reimbursement of ATM Fees within 60 days of transaction	
Foreign Currency Conversion	\$10.00
Garnishments and Levies	\$150.00
Hold Statement	\$10.00 per month
International Card Purchase (ISA)	1% of purchase amount
IRA Transfer Fee (<i>When transfer is outside Centennial Bank</i>)	\$50.00
Lock Bag	Small \$35.00; Large \$40.00
Medallion Stamp (<i>Customers Only</i>)	\$25.00
Night Deposit Keys (<i>above 2</i>)	\$2.00 each
Notary Fee	\$5.00
Overdraft Protection Transfer	\$2.00 per transfer (<i>excludes transfers from lines of credit</i>)
Photocopies	\$1.00 per page
Replacement Debit Card	\$10.00
Returned Deposit Item	\$3.00
Stop Payment Fee	\$30.00
Telephone Transfers (<i>\$25 Minimum</i>)	\$2.00 each
Zipper Bag	\$5.00

Safe Deposit Box Fees

A variety of Safe Deposit Box sizes 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	\$200.00
Late Fee	\$10.00
Lost Key/Key Deposit	\$25.00

Wire Transfer Fees

All Incoming Wires	\$15.00
Outgoing Domestic Wire Transfers	\$20.00
Outgoing Foreign Wire Transfers	\$50.00

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.