

# Central Savings Bank

Electronic Funds Transfer Department

511 Bingham Ave

PO Box 339

Sault Ste Marie MI 49783

HOURS: Monday - Friday (8:00am - 5:00pm)

PHONE: (906) 635-6250

*MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST*

## LIMITS AND FEES SCHEDULE

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

### **ACCESS LINE (906-635-8201 or 1-800-236-1651) available 24-hours a day**

Balance Inquiries	Free
Internal Transfers (must sign-up for and only to same owner accounts)	Free
Payoff Quotes	Free
Transactions	Free

### **ATM CARDS**

Frequency limit per day	3
Dollar limit per day	\$500.00
Use of non-CSB ATM for withdrawals	\$1.00
Replacement ATM Card	\$5.00

### **DEBIT CARDS**

Frequency limit per day	10
Dollar limit per day (using PIN/without using PIN)	\$1,500/\$2,500
Replacement Debit Card	\$5.00

### **FOREIGN CURRENCY (Customers ONLY)**

Ordering Foreign (other than Canadian) Currency per order	\$15.50
Redeeming Foreign (other than Canadian) Currency per type	\$10.00

### **INTERNET BANKING (Personal)**

For Consumers and Small Businesses	Free
Internal Transfers (must sign-up for and only to same owner accounts)	Free
Internet Banking User Fee (Bill Pay-Free 3-month trial Period, unlimited payees)	\$5.95

### **INTERNET BANKING (Business)**

For Businesses with payroll, external transfer, ACH and wire needs	Varies
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### **LEGAL ACTIONS**

Garnishments (per occurrence) - could require record searches for additional fee	\$50.00
Subpoena and records searches (per hour)	\$20.00

### **MISCELLANEOUS**

Bad Address - Returned Mail per month (Lesser of \$5.00 and Available Balance)	\$5.00 or less
Cash Advance on Credit Cards	\$5.00
Check Image Fee (per hour)	\$20.00
Christmas Club early withdrawals (each)	\$1.00
Collection Letter (each)	\$5.00

Dormant Account Fee - per month (Lesser of \$5.00 and Available Balance)	\$5.00 or less
Escheat Fee (Lesser of \$25.00 and Available Balance)	\$25.00 or less
Fax	
Single Page	\$5.00
Each Additional Page	\$0.50
Landlord Rent Collections each	\$1.00
Photocopy Fee (per page)	\$0.25
Savings & Money Market Account withdrawals per month (other than teller or ATM)	6
Statement Reprint (per statement)	\$3.00
Stop Payment Fee (each)	\$20.00
Telephone Transfer (per transfer)	\$1.00
Night Depository Bags (each)	\$10.00
Utility Payments* (list varies so call local branch for currently accepted list)	Free
DTE Payments for Customers Only (If paid in Cash for Money Order)	\$1.00

#### **MONETARY INSTRUMENTS (each)**

Bank Money Order	\$2.00
Canadian Drafts	\$10.00
Personal Gift Checks (under 62 years of age)	\$2.50
Personal Gift Checks (62 years of age and older)	\$2.25
Personal Money Order (amounts less than \$250.00)	\$2.00

#### **OVERDRAFTS/RETURNS (each)**

Deposited Item Return	
US Item	\$6.00
Canadian item	\$15.00
Overdraft (per paid insufficient funds)	\$25.00
Sweep Tran Fee (Pre-authorized overdraft protection transfers)	\$3.00
Returned Item (per unpaid insufficient funds)	\$25.00

#### **SAFE DEPOSIT BOX FEE**

Annual Rental Fee	\$14.00-\$45.00
Box Drilling (includes replacing lock and keys)	\$145.00
Lost Key (per key)	\$7.00

#### **WIRES (per wire)**

##### ***Domestic***

Incoming	
CSB Customer	Free
Non-CSB Customer	\$10.00
Outgoing	
CSB Customer	\$15.00
Non-CSB Customer	\$20.00

##### ***International (CSB Customers ONLY)***

Incoming	\$25.00
Outgoing	\$50.00