

# 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:

### **EARLY WITHDRAWAL PENALTY FOR CD's and IRA's**

1 to 12 month term	3 months' interest penalty
13 to 24 month term	6 months' interest penalty
25 and above term	12 months' interest penalty

### **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	\$1,000.00
Use of non-CSB ATM for withdrawals (except NYCE ATM)	\$1.00
Replacement ATM Card	\$5.00

### **DEBIT CARDS**

Frequency limit per day	10
Dollar limit per day (using PIN/without using PIN)	\$2,500/\$2,500
Replacement Debit Card	\$10.00

### **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
--	--------

### **LEGAL ACTIONS**

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

### **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

Account Research (non-legal) (per hour-\$5.00 minimum)	\$20.00
Early Account Closing Fee (if within 6 month of opening)	\$25.00
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
Notary {non-customers}	\$5.00
Photocopy Fee (per page)	\$0.25
Statement Reprint (per statement)	\$3.00
Stop Payment Fee (each)	\$20.00
Christmas Club Early Withdrawal (each)	\$1.00
Telephone Transfer (per transfer)	\$1.00
Night Depository Bags, zipped (each)	\$10.00
Night Depository Bags, locked (each)	\$25.00
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
Coin Exchange (customers/non-customers)	FREE/Min \$5 or 5%

#### **MONETARY INSTRUMENTS (each) CSB Customers ONLY**

Bank Money Order	\$2.00
Canadian Drafts	\$10.00
Personal Gift Checks	\$2.50
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 item)	\$25.00
Sweep Tran Fee (Pre-authorized overdraft protection transfers)	\$3.00
Returned Item (per unpaid item)	\$25.00

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

Annual Rental Fee	\$20.00-\$68.00
25% discount for autopay from CSB account	\$15.00-\$51.00
Box Drilling	\$35-\$145.00
Lost Key/Lock Replacement	\$35.00

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

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

Incoming	
CSB Customer	\$10.00
Outgoing	
CSB Customer	\$20.00

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

Incoming	\$25.00
Outgoing	\$50.00