

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
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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) Cash Advance on Credit Cards (In-Person/Over-the-Phone)	\$5.00 or less \$5.00/\$20.00
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