

Citizens Bank & Trust

Listed below are the Consumer and Commercial loan products we offer which include, but are not limited to the following:

- Portfolio Residential – (Fixed and Adjustable Rate Mortgages)
- Jumbo Loans
- Construction Loans – (Consumer and Commercial)
- Lot Financing – (Consumer and Commercial)
- Home Improvement Loans
- Home Equity Lines of Credit
- Stock/Investment Portfolio Loans/Lines of Credit
- Mobile Home Loans
- Mobile Homes with Land
- Indirect Lending – Dealer Financing
- Auto Loans
- Truck Loans
- Motorcycle Loans
- Recreational Vehicle Loans
- Documented Vessel Loans
- Boat Loans
- Aircraft Loans
- CD Loans/Lines
- Unsecured Loans and Lines
- Commercial Term Loans
- Commercial Demand Loans
- Letters of Credit
- Commercial Lines of Credit
- Commercial Real Estate Mortgages
- Small Business Advantage Loans/Lines
- SBA 504 Commercial Loans

Secondary Market residential mortgages are offered through the Bank's correspondent lender. As well as:

- FHA
- VA
- USDA
- Conventional Loans

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Listed below are the Consumer and Business Account Products and Services we offer, which include but are not limited to the following:

- Non-Interest Bearing Checking
- Interest Bearing (NOW) Checking
- Savings Accounts
- Money Market Accounts
- Time Deposit Accounts (Certificates of Deposit)
- Individual Retirement Accounts
- Senior – Fresh Start – Green Checking Accounts
- Health Savings Accounts
- Personal Banking Services
- Wealth Management, Trust & Investment Services
- ATM Services / ATM / Debit Card
- Credit Cards
- Online Banking and Bill Pay Services
- Electronic Statements
- Pay Point - Online Loan Payment Service
- Remote Deposit Now
- Mobile Banking and Check Deposit
- Cash Management Sweep Services
- Insured Cash Sweep
- Lockbox Services
- ACH Origination Services
- Safe Deposit Boxes
- Wire Transfer Services
- Zelle Transfer Service
- Positive Pay
- Cashier's Check / Money Order / Gift Card Sales
- Cash Advance / Collection Services
- Foreign Currency Purchase / Exchange
- Night Depository Services
- Merchant Services
- Overdraft Bounce Protection and Overdraft Protection Services
- Online Deposit Opening
- iTalk



CITIZENS BANK & TRUST
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 (863) 676-7631 / Toll-free (888) 676-7631

SCHEDULE OF FEES

Account Early Closing Fee	\$15.00 per account (Checking / Savings accounts within the first 90 days)
ATM/Debit Card Replacement Fee	\$ 5.00 per card
ATM Usage Fee (Use of Non-Citizens Bank & Trust ATM)	\$ 1.00 per Balance inquiry / \$2.00 per Withdrawal (Additional fees may be assessed by the ATM Owner)
Cashier's Check	\$ 5.00 each
Chargeback Fee (Deposited item(s) returned unpaid)	\$ 5.00 per item - Personal Accounts / \$8.00 per item - Business Accounts\$20.00
Checkbook Balancing Fee	per hour plus \$1.00 per statement
Collection Fee - Incoming/Outgoing	\$15.00 each (Domestic or Foreign)
Counter Checks	\$0.25 each (\$1.00 minimum)
Dormant Account Fee	\$15.00 per month
Fax/Scan Fee	\$ 2.00 per page
Loan Coupon Book Replacement Fee	\$ 5.00 each
Loan Payment by Phone- Convenience Fee	\$ 5.00 + 3% of the payment amount (Fee charged by card provider)
Loan Payment Online (PayPoint Payment Service)	<u>Credit/Debit Card Option</u> - 3% of the payment amount (Fee charged by card provider) or <u>Electronic Check Option</u> - No Charge
Medallion Signature Guarantee or Notary Services	\$ 5.00 per document
Money Orders	\$ 3.00 each
Overdraft (OD) Protection Transfer Fee	\$ 5.00 per transfer (Transfer fees are assessed and posted to the account at the time of transfer.)
Overdraft Item Fee - CONSUMERS ONLY: Max of \$204 (6 Overdraft/Return Item Fees) charged for paid and returned items per account/day. Account will not be charged for overdrafts resulting in a negative balance of \$3 or less.	\$34.00 per item paid (including re-presentments or re-submissions). An Overdraft may occur by check, in person withdrawal, ATM withdrawal, or other electronic means.
Paper Statement Fee (Green or Fresh Start Checking)	\$ 2.00 per month (No charge for E-Statements)
Photocopies	\$ 0.25 each
Research / Legal Processing Fees	\$20.00 per hour, plus \$1.00 per copy
Return Item Fee (Non-Sufficient Funds) - CONSUMERS ONLY: Max of \$204 (6 Overdraft/Return Item Fees) charged for paid and returned items per account/day. Account will not be charged for overdrafts resulting in a negative balance of \$3 or less.	\$34.00 per item returned (including re-presentments or re-submissions)
Safe Deposit Box Annual Rental Payments (CB&T Customers Only) (Contact Branch for box availability)	Safe Deposit Box Annual Rental Payment discount of \$5.00, if set up for automatic debit of the payment from a CB&T deposit account.
3" X 5"	\$25.00 with auto debit \$30.00 without auto debit
5" X 5"	\$35.00 with auto debit \$40.00 without auto debit
3" X 10"	\$37.50 with auto debit \$42.50 without auto debit
5" X 10"	\$50.00 with auto debit \$55.00 without auto debit
10" X 10"	\$85.00 with auto debit \$90.00 without auto debit
Safe Deposit Box Drilling Fee	\$175.00 per box (Boxes past due in excess of 60 calendar days will be scheduled for closure and drilling.)
Safe Deposit Box Key Replacement Fee	\$25.00 per key
Special Statement (Request for 1 or more additional statements to be sent each cycle)	\$ 5.00 per statement
Stop Payment Fee	\$34.00 per item
VISA® Gift Card Purchase Surcharge	\$ 3.95 per gift card (Purchase amount Min. \$25/Max. \$1,000 in \$5 increments. See VISA GC Disclosure for lost/stolen card replacement fees and info.)
Wire Transfer Fee - Incoming / Outgoing	\$15.00 per transfer - Domestic / \$50.00 per transfer - International
Zipper Coin Bag Purchase	\$ 5.00 each

See New Account Agreements, Truth in Savings, and other Disclosures for more details, requirements, or restrictions.

Revised 07/29/2023