



CARMINE STATE BANK

Since 1907

Member FDIC | Equal Housing Lender

FEE SCHEDULE Effective January 1, 2026

CHECKING ACCOUNTS

- Return Item Fee*.....\$ 25.00 per presentment
- Overdraft Fee*.....\$ 25.00 per presentment

*No overdraft fee is charged if the account is overdrawn less than \$10.00
Maximum Return Item/Overdraft Fees per day is \$125.00 per account*

**NOTE: The categories of transactions for which an Overdraft Fee or Return Item Fee may be imposed are those by any of the following means: check, in-person withdrawal, or other electronic means.*

An item returned unpaid due to insufficient funds may be represented multiple times with additional fees being assessed depending on how the Bank handles the item.

- Stop Payment Charges.....\$ 25.00 per item
- “FREEZE” Watch for signature or check number (good for 30 days).....\$ 25.00
- Duplicate Statement (with copies of checks) given or faxed.....\$ 5.00 per statement
- Computer Printout given or faxed.....\$ 2.00 per printout
- Returned Deposited Checks.....\$ 5.00 per check
- Counter Checks.....\$ 0.10 per check
- Account closed within 30 days of opening.....\$ 20.00 service charge
- Account Balancing Assistance.....\$ 25.00 per hour
- Carmine State Bank VISA Debit Card monthly maintenance fee (first 6 months free)....\$ 1.00 per card
- Minimum balance to open account (excluding students and senior citizens).....\$100.00 opening balance
- Service Charge Fees are based on DAILY account balance:
 - Daily balance falls below \$250.00 for the statement cycle.....\$ 5.00 service charge
 - Daily balance at least \$250.00 but no more than \$499.99 for the statement cycle.....\$ 3.00 service charge

Accounts which maintain a daily balance of \$500.00 or more each day of statement cycle will not incur a service charge.

Service charges are assessed when statement is printed.

Students or Senior Citizens (65 & over) & Trust Accounts are exempt from service charge fee.

SAVINGS ACCOUNTS

- Minimum Balance to Open Account.....\$ 10.00 opening balance
- If balance falls below \$10.00.....\$ 5.00 service charge fee
- Account closed within 30 days of opening.....\$ 20.00 service charge
- For each withdrawal in excess of six (6) during a statement cycle.....\$ 2.00 excess withdrawal fee

MISCELLANEOUS

- Safety Deposit Box Rates..... Yearly based upon size

4 ½ x 5 = \$20.00	10 ½ x 4 = \$35.00	10 ½ x 5 = \$40.00	10 ½ x 10 = \$55.00
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No insurance coverage is provided on Safe Deposit Box contents by FDIC or this financial institution
- Cashier’s Check.....\$ 5.00 per check
- Phone Transfers of Deposits & Loan Payments (excludes students & senior citizens).....\$ 5.00 per transfer
- Preauthorized Deposit Transfers.....\$ 1.00 per transfer
- Research fees or Special Bookkeeping Fees (minimum one hour charge).....\$ 25.00 per hour
- Wire Transfer Fees thru the Federal Reserve.....\$ 25.00 fee
- MasterCard Travel Money Card (\$100.00 minimum purchase).....\$ 9.95 per card
- Reload MasterCard Travel Money Card (\$100.00 minimum re-load).....\$ 4.95 per card
- MasterCard Gift Card (\$25.00 minimum purchase).....\$ 3.99 per card
- Drafts/Collection Items for Non-Customers, Recurring Drafts, or Foreign Currency.. \$ 5.00 per draft
- Facsimile Charges OUTGOING.....\$1.00 per page INCOMING.....\$ 0.50 per page
- Counting of loose and unrolled coin (applies to non-customers)..... 10% fee of amount exchanged
- Ordering of special coins or currency (applies to non-customers)..... 10% fee of the total amount

MONEY MARKET CHECKING

- For each withdrawal in excess of six (6) during a statement cycle.....\$ 5.00 excess debit fee
- If balance is under \$2,500 on any day during a statement cycle.....\$ 5.00 service charge fee
- If balance is under \$1,000 on any day during a statement cycle.....\$ 10.00 service charge fee