

SCHEDULE OF FEES

All fees are per item, per presentment
unless otherwise specified.



Member FDIC

www.yourcnb.com

Common Fees

Stop Payments	\$36.00
Deposited Items Returned Fees per item, per presentment*	\$10.00
Commercial Paper Statement Fee	\$3.00
Consumer Paper Statement Fee	\$2.00
Printout of Account Activity	\$1.00
Special Cutoff Statements	\$5.00
Tax Levy, Garnishment, Encumbrance Fee	\$100.00
Express Statement Pickup Fee	\$5.00
Returned Bank Statements Mail Fee	\$5.00
Money Orders	\$7.00
CNB Debit card monthly fee	\$1.00
Replacement CNB Debit Card	\$5.00
Re-issue Debit Card PIN	\$2.50
Amortizations (printout)	\$15.00
Notary Fee	Free for CNB customers. \$5.00 for non-customers.
Zipper Bags	\$5.00 each
Night Depository Lock Bags	\$40.00
Customer Requested Manual Transfer	\$5.00

**Overdrafts/ NSF

Consumer Overdraft Fee per item, per presentment***	\$35.00
Consumer NSF Fee per item, per presentment***	\$35.00
Commercial Overdraft Fee per item, per presentment***	\$37.00- no limit
Commercial NSF Fee per item, per presentment***	\$37.00- no limit
Bill Payment Overdraft Fee per item, per presentment***	\$36.00
Bill Payment NSF Fee per item, per presentment***	\$36.00

Foreign ATM Transactional Fees

(Fees charged for using a non-CNB ATM)

Balance Inquiry	\$2.00
Withdrawal	\$2.00

Research Fees

Non-Image Bank Statements	\$1.00
Image Statements	\$5.00
Additional Research- TD's, Signature Cards	
Account Reconciliation, or Subpoena Requests	
Hourly Rate	\$25 per hour- minimum 1 hour
Per Item Fee	\$0.75 each
Postage Fee	Amount of postage needed to complete request

Official Checks	\$8.00
------------------------	--------

Wire Transfers

Incoming	\$20.00
Outgoing Domestic (within U.S.)	\$20.00

Schedule of Fees

Commercial International Wire Fee \$100.00

Collection Items

Any Amount \$12.00

Bond Redemption

Bonds from the same issue will be classified as one redemption for fee purposes. \$10.00

Coupon Collections (per coupon envelope) \$5.00

These fees apply to the following where Citizens National Bank is not the paying agent.

Municipal Bonds (Physical items of the U.S. Government)

Corporate Bonds

These fees do not apply to U.S. Savings Bonds.

Safe Deposit Boxes

Safe Deposit Boxes are available at most CNB facilities. Inquire at your local office for pricing.

A \$2.50 discount is available to those customers who have their annual rental fee drafted from a CNB CK or SV account.

Only one discount may be applied per Safe Deposit Box, per product.

Late Payment Fee (30 days or more past due) \$5.00

Insufficient Automatic Loan Payments

Assessed on the 5th day after the due date. \$5.00

Low Balance Accounts with No Activity

Checking Accounts with less than \$5.00 and no activity for 180 days. Account will be closed and charged a fee equal to the remaining balance.

Dormant Account Fee for both Checking and Savings

The Dormant Account Fee is in addition to the normal monthly service charges on the account.

Checking accounts with no customer initiated activity for a period of one year will be classified as dormant.

Low balance less than \$1,000.00 \$10.00

Savings accounts with no customer initiated activity for a period of two years will be classified as dormant.

Low balance less than \$1,000.00 \$10.00

IRA Transfer Fees

IRA is transferred to another institution \$20.00

Account Closing

Within 90 days \$20.00

Over 90 days No fee

Fee waived if funds are being transferred to another CNB account.

Charge Off Processing Fee

This fee is assessed when an account has been overdrawn for 30 consecutive days or more and charged off. \$15.00

Charges for printed checks and deposit tickets will be assessed directly to your account.

Photocopy Fee

Per page	\$1.00
----------	--------

Online Banking Fees

Bill Pay Stop Payment Fee	\$36.00
Expedited convenience Fees-	
Overnight Check Payment	\$29.99
Overnight ACH Payment	\$9.99

**Applies per each credited or debited item, per presentment, when an item (check, originated ACH, electronic transfer or other dishonored payment) is returned unpaid for any reason and charged back to the account where it was initially deposited.*

***Overdraft and NSF Fees apply to overdrafts and non-sufficient funds items (“NSF Items”) created by check, in person withdrawal, ATM withdrawal, or other electronic means; provided however, that for consumer accounts we will only charge an Overdraft Fee for overdrafts caused by ATM withdrawal or one-time debit card transactions if opted-in to that service.*

**** Please be aware that an item may be presented and returned multiple times, resulting in multiple fees. The Bank does not monitor or control the number of items an item is presented for payment and there is no limit on the number of NSF Fees that can be assessed for an item, if the same item is presented for payment multiple times. **You agree that an NSF Fee may be charged each time an NSF Item is presented and returned, regardless of the number of times the NSF Item is presented and returned, or if the NSF Item is later covered by the Bank, in its discretion, as an overdraft.** This means that multiple NSF Fees, as well as an Overdraft Fee, could be incurred for the same NSF Item if it is presented and returned multiple times for payment. Please note that for consumer accounts, the Bank will not charge more than **six (6) Overdraft Fees and six (6) NSF Fees to a consumer account per day.** In addition, for consumer accounts, the Bank will not charge an Overdraft Fee if the available balance in the account is overdrawn by a total of \$5.00 or less after end-of-day processing. NSF Fees may still apply. Please note that for commercial accounts, there is no limit on the amount and number of Overdraft and NSF Fees that may be assessed.*