

SCHEDULE OF FEES

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

Account Closing | \$25.00

- Applied when account is closed within 180 days of opening.
- Fee waived if transferred to another CNB account.

Amortizations | \$15.00

Bond/ Coupon Collection

- Per bond from the same issue | \$10.00
- Per coupon collection 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.

Charge Off Processing Fee | \$50.00

- Assessed when an account has been overdrawn for 35 consecutive days and charged off.

Debit Card | FREE

- Expedited delivery | \$55.00
- Replacement card | \$5.00

Deposit Bags

- Night Deposit Locking Bag | \$40.00
- Zipper Bag | \$5.00

Dormant Status | \$10.00

- Per month in addition to the normal monthly service charge on the account.
- Assessed if account has no customer-initiated activity for a period of one year (Checking accounts) or a period of two years (Savings and Money Market accounts.)

Inactive Account Fee | \$5.00 maximum

- Assessed on 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.

Insufficient Automatic Loan Payments | \$5.00

- Assessed on the 5th day after the due date.

IRA Transfer Fee | \$20.00

- IRA transferred to another institution.

Legal Process | \$100.00

- Tax levies
- Garnishments
- Encumbrances

Manual Account Transfer (Customer Requested) | \$5.00

Money Orders (each) | \$7.00

Non-Sufficient Funds (NSF)**

- Personal (per item)*** | \$35.00
- Business (per item)*** | \$37.00- no limit

Notary Fee

- CNB Customer | FREE
- Non-CNB Customer | \$5.00

Official Checks (each) | \$10.00

Online Banking Fees

- Bill Pay Stop Payment | \$36.00
- Expedited Convenience Fees
 - Overnight Check Payment | \$29.99
 - Overnight ACH Payment | \$9.99

Overdrafts**

- Personal (per item)*** | \$35.00
- Business (per item)*** | \$37.00- no limit

Photocopy Fee (per page) | \$1.00

Research Fees (per hour) | \$30.00

- One hour minimum
- Postage | Varies

- Additional Research Fees

- Non-Image statements | \$1.00
- Image statements | \$5.00

Returned Deposit Item | \$10.00*

Safe Deposit Boxes

Safe Deposit Boxes are available at most CNB facilities.

- 10% discount for automatic rental fee draft from CNB checking or savings
- Late Payment Fee (30 days or more past due) | \$20.00

Box Size	Box Price
2x5	\$25.00
3x5	\$37.00
4x5	\$38.00
5x5	\$50.00
3x10	\$60.00
5x10	\$70.00
10x10	\$110.00
13x10	\$150.00

Statements

- Paper statement
 - Commercial | \$5.00
 - Consumer | \$3.00
- Account Activity Printout | \$1.00
- Special Cutoff | \$5.00
- Express Pickup | \$5.00
- Returned Mail Fee | \$5.00

Stop Payment | \$36.00

Wire Transfers

- Incoming | \$20.00
- Outgoing Domestic (within U.S.) | \$30.00
- Commercial International | \$100.00

**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 multiple times by the merchant or other payee until it is paid, and that we do not monitor or control the number of times an item is presented for payment. It is the policy of the Bank to endeavor to only charge one NSF or Overdraft Fee per each item, regardless of the number of times the item is presented for payment. Be aware, however, that the Bank does not control how an item is presented for payment and a merchant or other payee may present an item in a manner that does not allow the Bank's processing system to identify that it is a re-presented item that has previously been assessed a NSF Fee. If the Bank's processing system cannot identify that an item has been re-presented for payment, you understand and agree that you may be inadvertently charged additional NSF or Overdraft Fees if the item is presented for payment multiple times. In that event, you understand and agree that you must contact the Bank to identify the fees attributable to the same item being re-presented for payment and the Bank will refund any such fees to your account. For consumer accounts only, 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 only, 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.*