

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

**CITIZENS BANK
100 McMURRY BLVD
HARTSVILLE, TN 37074**

(615) 374-2265

**FEE SCHEDULE
EFFECTIVE 04/01/2018**

Account Research/Balance Assistance (per hour).....	\$25.00
ATM Service Charge for Withdrawal at ATM Not Owned by Us.....	\$1.00
Debit Card Premium Image Fee (Optional).....	\$10.00
Debit Card Replacement Fee.....	\$10.00
Dormant Account Fee (per quarter).....	\$10.00
This fee applies to accounts with balances of \$10 or less.	
Duplicate Statement (for each duplicate paper statement).....	\$5.00
Escheatment.....	\$25.00
Fax/Copy Fee (per copy).....	\$0.25
Items sent for Collection.....	\$25.00
Levy/Garnishment (each).....	\$50.00
Night Deposit Bag with Lock, 1st Bag is Free, Each Additional Bag.....	\$20.00
Official Check Purchase (per check).....	\$3.00
Overdraft Fee - Business Accounts.....	\$35.00
This Overdraft Fee applies to overdrafts created by check, in person withdrawal, or other electronic means.	
Overdraft Fee - Consumer Accounts	
If item presented causes the account balance to be overdrawn \$10 or more.....	\$35.00
If item presented causes the account balance to be overdrawn less than \$10.....	\$10.00
This Overdraft Fee applies to overdrafts created by check, in person withdrawal, or other electronic means.	
A maximum of \$210 per day will be charged for overdraft fees.	
Preapproved Transfers from Savings or Lines of Credit to Checking - One Time Setup Fee.....	\$20.00
Returned Deposited Item (item returned unpaid on a loan or deposit account).....	\$10.00
Returned Item Fee.....	\$35.00
Returned Item Fees apply to returned items created by check, in person withdrawal, or other electronic means.	
Stop Payment Fee.....	\$35.00
A verbal stop payment request is valid for two (2) weeks.	
A signed stop payment request is valid for six (6) months.	
Wire Fee - Domestic (Incoming or Outgoing).....	\$20.00
Wire Fee - International (Incoming or Outgoing).....	\$60.00

IMPORTANT MESSAGE REGARDING YOUR DEBIT CARD:

****Please let us know when you will be traveling outside of the U.S.**

We want to ensure that the usage of your debit card will not be interrupted.**