

**personal fee schedule**

*effective january 2, 2009*

*accounts*

<b>Closed Account Fee (Within 90 Days)</b>	\$20
<b>Temporary Checks / Counter Checks</b>	\$1 ea
<b>Collection Item</b>	\$25 ea
<b>Dormant Account Fee</b>	\$7.95 per statement cycle
<b>IRA Transfers (Out of Bank)</b>	\$25 per request
<b>Returned Deposited Items</b>	\$7.95 ea
<b>Stop Payment</b>	<b>\$33 ea</b>

*account  
fees*

<b>Commonwealth Package Checking Fall Below Fee</b>	\$8
<b>Premium Checking Fall Below Fee (Under \$5,000)</b>	\$25
<b>Premium Checking Fall Below Fee (Under \$25,000)</b>	\$15
<b>CB&amp;T 50 + Interest Checking Fall Below Fee</b>	\$5
<b>Low Minimum Interest Checking Fall Below Fee</b>	\$10
<b>Statement Savings Fall Below Fee</b>	\$6
<b>Money Market Fall Below Fee</b>	\$10
<b>Prime Savings Fall Below Fee</b>	\$10
<b>Health Savings Account Fall Below Fee</b>	\$3
<b>Advantage Checking Monthly Maintenance Fee</b>	\$7.95

*overdrafts*

<b>Continuous Overdraft Fee (charged each day after 3 days for 10 days)</b>	<b>\$6</b>
<b>Overdraft Limit Fee</b>	<b>\$33</b>
<b>Overdraft Transfer Fee (Account to Account)</b>	\$5.95 ea
<b>NSF Fee or Returned NSF Fee</b>	<b>\$33</b>

*services*

<b>Account Balancing Assistance</b>	\$20/hr	<b>Account Research</b>	\$20/hr
<b>Cashier's Check</b>	\$5 ea	<b>Garnishment</b>	\$50 ea
<b>Non-CB&amp;T ATM Withdrawals</b>	\$1.50 ea	<b>Statement Duplicate</b>	\$5
<b>Rush Delivery Credit/ATM/Debit Card</b>	\$35	<b>Replace Lost Credit/ATM/Debit Card</b>	\$5.95
<b>Alternate Address Delivery Fee</b>	\$35	<b>Tax Levy</b>	\$50 ea
<b>Travelers Checks</b>	\$1.50 per hundred		

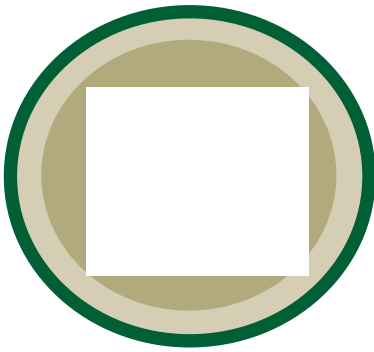
*wire  
transfers*

<b>Domestic Outgoing</b>	\$20.95 ea	<b>Foreign Outgoing</b>	\$60 ea
<b>Incoming</b>	\$12.95 ea		

*safe deposit  
boxes*

<b>Loss of Key</b>	\$25	<b>Drilling</b>	\$125
<b>3 x 5</b>	\$25	<b>3 x 10</b>	\$35
<b>5 x 5</b>	\$35	<b>5 x 10</b>	\$45
<b>8 x 10</b>	\$65	<b>10 x 10</b>	\$65
<b>Storage Lockers (West Branch Only)</b>			
<b>2' x 2' x 2' Storage Locker</b>	\$75	<b>3' x 2' x 2' Storage Locker</b>	\$100

Subject to availability.  
Fees deducted  
annually from your  
CB&T account



## business fee schedule

effective january 2, 2009

The following fees are charged on business accounts and may be subject to account analysis. Other fees may be assessed for Cash Management services.

<i>accounts</i>	<b>Closed Account Fee (Within 90 Days)</b>	\$20.00	<b>IRA Transfers (Out of Bank)</b>	\$25 per request
	<b>Temporary Checks / Counter Checks</b>	\$1 each	<b>Daily Negative Collected Balance Fee</b>	Prime + 3%
	<b>Collection Item</b>	\$25 each	<b>Returned Deposited Items</b>	\$7.95 ea
	<b>Dormant Account Fee</b>	\$7.95 state. cycle	<b>ACH Credit Fee</b>	\$0.10 ea
	<b>Stop Payment</b>	<b>\$33 ea</b>	<b>ACH Debit Fee</b>	\$0.10 ea
	<b>Deposit Ticket</b>	\$0.25 ea	<b>ACH File Origination Fee</b>	\$0.10 ea
	<b>Group Account Fee</b>	\$20 per month	<b>Redeposited ACH Fee</b>	\$1
	<b>Deposit Items - Foreign</b>	\$0.12 ea	<b>Single Account Maintenance Fee</b>	\$12 per month
	<b>Deposit Items - On Us</b>	\$0.07 ea	<b>Redeposited Check Fee</b>	\$2
	<i>account fall below fees</i>	<b>Small Business Checking Fall Below Fee</b>		
<b>Business Interest Checking Fall Below Fee</b>				\$10
<b>Business Money Market Fall Below Fee</b>				\$10
<b>Prime Savings Fall Below Fee</b>				\$10
<i>overdrafts</i>	<b>Continuous Overdraft Fee (charged each day after 3 days for 10 days)</b>	<b>\$6</b>	<b>Overdraft Transfer Fee (Account to Account)</b>	\$5.95 ea
	<b>Overdraft Limit Fee</b>	<b>\$33</b>	<b>NSF Fee or Returned NSF Fee</b>	<b>\$33</b>
<i>services</i>	<b>Account Balancing Assistance</b>	\$20 per hr.	<b>Account Research</b>	\$20 per hour
	<b>Rush Delivery Credit/ATM/Debit Card</b>	\$35	<b>Replace Lost Credit/ATM/Debit Card</b>	\$5.95
	<b>Cashier's Check</b>	\$5 ea	<b>Alternate Address Delivery Fee</b>	\$35
	<b>Garnishment</b>	\$50 ea	<b>Statement Duplicate</b>	\$5
	<b>Non-CB&amp;T ATM Withdrawals</b>	\$1.50 ea	<b>Tax Levy</b>	\$50 ea
	<b>Night Deposit Disposable Bag</b>	\$0.34 ea	<b>Travelers Checks</b>	\$1.50 per hundred
	<b>Night Deposit Lock Bag</b>	\$17.85 ea		
<i>safe deposit boxes</i>	<b>Loss of Key</b>	\$25	<b>Drilling</b>	\$125
	<b>3 x 5</b>	\$25	<b>3 x 10</b>	\$35
	<b>5 x 5</b>	\$35	<b>5 x 10</b>	\$45
	<b>8 x 10</b>	\$65	<b>10 x 10</b>	\$65
	<b>Storage Lockers (West Branch Only)</b>			
	<b>2' x 2' x 2' Storage Locker</b>	\$75	<b>3' x 2' x 2' Storage Locker</b>	\$100
<i>wire transfers</i>	<b>Domestic Outgoing</b>	\$20.95 ea	<b>Incoming</b>	\$12.95 ea
	<b>Foreign Outgoing</b>	\$60 ea		