



Citizens First Bank

Banking with people.

FEES AND CHARGES

CHECKS

- Cashiers Check - \$3.00
- Money Order - \$2.00
- Image of Cancelled Checks - \$2.00 each
- Check Collection – Incoming \$5
- Check Collection – Outgoing actual cost

SERVICES

- Research fees per hour - \$25.00 (min \$10)
- Reconciliation fees per hour - \$25.00 (min \$10)
- Replacement statements - \$2
- Special Statement request - \$4
- Notary service – no charge
- Photo copies - \$0.25 per page
- Fax incoming - \$1.00 per page
- Fax outgoing - \$1.00
- Rolled Coin (non-deposit account customer) - \$0.25 per roll
- Strapped Currency (non-deposit account customer) - \$0.50 per strap

Lock Box

- Replacement Key - \$10.00
- Drilling of Lock – actual cost
- Late payment - \$1.00 per month

TRANSFERS

- Incoming Wire Transfer – \$10.00
- US Wire Transfer – Outgoing – \$20.00
- International Wire Transfer – Outgoing - \$45.00
- Automatic Transfer – \$3.00 per transfer

OVERDRAFTS / RETURNS

- Overdraft fee: \$30
When the balance in your account falls below zero(0.00) and the bank has chosen to honor your withdrawal request
- Nonsufficient Funds(NSF) Fee: \$30
When an item drafted by you (such as a check) or a transaction you set up is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction.

Be aware that such an item or payment 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 a transaction is presented for payment. You agree that we may charge you an NSF Fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.
- The daily limit to charge an account is \$150
- Continuous Overdraft in an account for 3 or more business days- \$3.00 fee assessed on the 3rd business day and every 7th business day thereafter every 7 days

STOP PAYMENTS

- ACH Payment Returned or Stopped - \$20.00
- Check Stop Payment - \$20.00
- Deposit Item Returned - \$10.00

CFB ATM / DEBIT CARDS

- Replacement Card – \$15.00
- PIN Reminder Notice - \$15.00
- Customer selected pin available at no charge
- Unlimited FREE transactions at all CFB ATM's

Other

- Dormant account fee - \$10.00
- Early account closing fee - \$20.00 (within 90 days of opening)
- Foreign currency purchase - \$20.00, plus shipping costs
- Replacement tax form - \$5.00
- Account access – online banking FREE @ www.citizensfirstbank.net



VIROQUA VIOLA SPARTA TREMPLEAU CENTERVILLE HOLMEN