



## SCHEDULE OF FEES

<b>Account Closure Fee</b> Any account that is opened, then closed within 6 months	<b>\$25.00</b>
<b>ATM Withdrawal Fee - Out of Network</b> Fee for an ATM withdrawal at an ATM not owned by CNB St. Louis Bank and not a member of the MoneyPass® network	<b>\$2.00</b>
<b>ATM Balance Inquiry Fee - Out of Network</b> Fee for an ATM balance inquiry at an ATM not owned by CNB St. Louis Bank and not a member of the MoneyPass® network	<b>\$0.50</b>
<b>ATM or Debit Card Replacement</b>	<b>\$5.00</b>
<b>Re-deposited Item Fee</b>	<b>\$5.00</b>
<b>Deposited Item Chargeback Fee</b>	<b>\$10.00</b>
<b>Deposit Correction Fee</b>	<b>\$4.00</b>
<b>Overdraft or Insufficient Funds Fee</b> Applies to overdraft or insufficient funds created by check, in-person withdrawal, ATM withdrawal or other electronic means. The daily maximum fees for overdrawn items is \$132. If the total of the overdraft item(s) overdraws the balance by \$10 or less, no fee will be charged. These fees apply to consumer accounts only.	<b>Paid: \$33.00</b> <b>Returned: \$33.00</b>
<b>Stop Payments</b>	<b>\$33.00</b>
<b>Safe Deposit Late Fee (after 30 days)</b>	<b>\$5.00</b>
<b>Safe Deposit Lost Key</b>	<b>\$10.00</b>
<b>Safe Deposit Box Break Open</b>	<b>Upon Request</b>
<b>Safe Deposit Box Rates (varies by size)</b>	<b>Upon Request</b>
<b>Cashier's Check</b>	<b>\$5.00</b>
<b>Money Order</b>	<b>\$3.00</b>
<b>Photocopy of Account Statement</b>	<b>\$1.00</b>
<b>Paper Statement (monthly fee per account)</b>	<b>\$1.00</b>
<b>Photocopy of Check</b>	<b>\$1.00</b>
<b>Signature Guarantees and Notary Services</b>	<b>\$2.00</b>



**SCHEDULE OF FEES, CONTINUED**

<b>Research (per hour – minimum)</b>		<b>\$25.00</b>
<b>Collection Items – Domestic</b>		<b>\$30.00</b>
<b>Collection Items – International</b>		<b>\$40.00</b>
<b>Garnishments / Levies</b>		<b>\$50.00</b>
<b>Wire Transfers – Domestic</b>	<b>Outgoing:</b> <b>Incoming:</b>	<b>\$25.00</b> <b>\$15.00</b>
<b>Wire Transfers – International</b>	<b>Outgoing:</b> <b>Incoming:</b>	<b>\$50.00</b> <b>\$15.00</b>
<b>Currency Conversion</b> MasterCard® charges CNB St. Louis Bank a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, MasterCard® charges us an Issuer Cross-Border Assessment of 90 basis points (.9% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. As a result, CNB St. Louis Bank charges customers a Currency Conversion of .2% and a Cross-Border Transaction fee of .9%. The Cross-Border Transaction Fee is charged on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction processed through the Global Clearing management System or the MasterCard® Debit Switch in which the country of the merchant is different than the country of the cardholder.		<b>.2% and .9%</b>

Checks not drawn on CNB St. Louis Bank are subject to collection prior to availability of funds.

[Click here for our funds availability statement.](#)