



SCHEDULE OF FEES

Account Closure Fee Any account that is opened, then closed within 6 months	\$25.00
ATM Withdrawal Fee - Out of Network Fee for an ATM withdrawal at an ATM not owned by CNB St. Louis Bank and not a member of the MoneyPass® network	\$2.00
ATM Balance Inquiry Fee - Out of Network Fee for an ATM balance inquiry at an ATM not owned by CNB St. Louis Bank and not a member of the MoneyPass® network	\$2.00
ATM or Debit Card Replacement	\$5.00
Re-deposited Item Fee	\$5.00
Deposited Item Chargeback Fee	\$10.00
Deposit Correction Fee	\$4.00
Overdraft or Insufficient Funds Fee 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.	Paid: \$33.00
Stop Payments	\$35.00
Safe Deposit Late Fee (after 30 days)	\$10.00
Safe Deposit Lost Key	\$10.00
Safe Deposit Box Break Open	Upon Request
Safe Deposit Box Rates (varies by size)	Upon Request
Cashier's Check	\$7.00
Money Order	\$3.00
Photocopy of Account Statement	\$1.00
Paper Statement (monthly fee per account)	\$5.00
Photocopy of Check	\$3.00
Signature Guarantees and Notary Services	\$2.00



SCHEDULE OF FEES, CONTINUED

Research (per hour – minimum)		\$75.00
Collection Items – Domestic		\$30.00
Collection Items – International		\$40.00
Garnishments / Levies		\$50.00
Wire Transfers – Domestic	Outgoing: Incoming:	\$30.00 \$20.00
Wire Transfers – International	Outgoing: Incoming:	\$75.00 \$20.00
Currency Conversion 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.		.2% and .9%

Checks not drawn on CNB St. Louis Bank are subject to collection prior to availability of funds.
Our Funds Availability Statement is available at: www.cnbstl.com/availability