Citizens State Bank Fee Schedule

Effective January 1, 2027

Access Money Cards (Activate and Load)	$5.00 each card, $5.00 to reload
Account Closed (Within Six Months of Being Opened)	$25.00
Account Closed by Bank for Improper Handling	$25.00
Account/Record Research	First time no charge, each additional time $50.00 per hour
ACH Origination – 3rd Party	See Customer Care for pricing tiers
ACH Origination – One time, or Non-Recurring Amount	$30.00 each ACH
ACH Return (Unauthorized and Revoked)	$10.00 each ACH
Auto Transfers (Sweeps)	No charge
Automatic Loan Payments from Other Accounts	No charge
Bank Bag – Red Vinyl Zipper Bag	$5.00 each
Bank Bag – Red Locking Canvas Bag	$25.00 each
BaZing App	Available with Get More™ Checking
Bill Pay	First 15 bills each month are no charge, $0.75 each thereafter. Billed to primary account.
-Expedite Bill Pay (ACH)	$15.00
-Overnight Bill Pay (Check)	$35.00
Canadian Check Deposited – Provisional Credit	$15.00
Canadian Check Deposited – Guarantee Pay (TBD by Paying Bank)	Up to $100
Cashier's Check	$3.00/check (Non-Customer $5.00/check)
Check Images – Paper Statements	$5.00/month unless specified in account type
Check Images – E-Statements	No charge
Check Printing	Cost depends on style and quantity of checks ordered
Checkbook Reconciling	First time-no charge, $20.00/hour (1 hour minimum) thereafter
Coin Counting – Non-Customer	$5.00
Collection Item	$20.00
Copies of Checks	$1.00/check
Courtesy Statement	$2.00/statement
Dormant Account Fee	$5.00/month
-A checking account is dormant after 24 months if no deposit or withdrawal has been made (Checking and Money Market Deposit Accounts). Interest payments made by the bank do not keep the account from going dormant. After 5 years of dormancy, funds are sent to the state per state regulation. -A savings account is dormant after 36 months if no deposit or withdrawal has been made (Savings and Minor Savings). Interest payments made by the bank do not keep the account from going dormant. After 5 years of dormancy, funds are sent to the state per state regulation.	
FAX Charge Incoming/Outgoing	$1.00/page
Foreign Currency Orders (Customers Only)	$20.00 for order and exchanges, $35.00 for overnight orders
Garnishments/Levy	$75.00
Gift Cards (Activate)	$2.50
Medallion Stamp	No charge, customer only, see banker for details
Mobile Banking App	No charge
Mobile Deposit	No charge
Money Orders (Up to $1000)	$2.00/Check **(non-customers $4.00/Check)**
Nonsufficient Funds (NSF)**	$34.00/item, check, ACH-Preauthorized withdrawal.

Nonsufficient Funds (NSF) Daily Maximum	No daily maximum
Non-Customer On Us Check Cashing Fee	$10.00 per check
Notary – Customer	No charge
Notary – Non-Customer	$1.00/document
Overdraft (Each Item or Check Paid) **	$34.00/item, check, ACH-Preauthorized withdrawal. **We do not assess an overdraft fee if your account is overdrawn $10 or less.**
Overdraft Daily Maximum	No daily maximum
Paper Statements	See your account type
Paper Statements – Duplicate Mailed	$3.00 each statement
Personal Money Order	$2.00/check
Person to Person Money Transfers (P2P)	No charge
Photo Copies	$1.00/copy
Replacement ATM, Credit Card, or Debit Card	$10.00
Replacement ATM, Credit Card, or Debit Card (Rush Order)	$50.00 see banker for mail options
Returned Deposited Check Items or ACH Debit Items	$5.00 each check or debit item returned
Rolled Coin – Non-Customer	$5.00
Safe Deposit Box Drilling	$300.00-$500.00 varies based on bank location
Safe Deposit Box Key Replacement	$35.00
Safe Deposit Box Rental	See office for current rates and availability
Stop Payment (Check, ACH, or Bill Pay Check)	$34.00/item or for consecutive series of checks
Uncollected Funds Fee	$34.00/item, check, ACH-Preauthorized withdrawal, when an account has funds holds and items clear account
Wire Transfer – Outgoing Domestic	$25.00
Wire Transfer – Outgoing International	$50.00
Wire Transfer – Incoming Wire	$5.00

Bolded items indicate a change.

**Non-Sufficient Funds, Uncollected Funds, and Overdraft fees apply to overdrafts "created by check, in-person withdrawal, other electronic means, or the representment of these items by a payee". To avoid Non-Sufficient Funds and Overdraft fees, please contact your local office for financial counseling to set up a free overdraft protection sweep from another deposit account at Citizens State Bank or to see if you qualify for an overdraft protection line of credit.

