

FEE SCHEDULE



Carter Rewards/Carter Cash Back/ Carter Rewards Checking/ Carter Rewards Savings

Monthly Service Charge None

Carter Classic Checking

\$7.00 Per month if minimum daily balance drops below \$1,000.00

Regular Savings Account

Excess Withdrawal \$10.00 Per withdrawal in branch for each withdrawal in excess of two (2) per month

Christmas Club Account

Account Withdrawal \$10.00 Per withdrawal waived for withdrawals in October, November and December

Money Max

Monthly Service Charge \$8.00 Minimum monthly balance of \$2,500 or greater to avoid Service fee. No more than 6 withdrawals per month.

Share Certificate Penalties

Terms of 12 Months or Less 90 Days Dividend
Terms of longer than 12 Months 180 Days Dividend

Electronic Funds Transfer

Debit Card Replacement	\$5.00	
Debit Card Reactivation	\$20.00	
Overnight Replacement Card	\$70.00	
VISA Gift Cards	\$5.00	Per Card
Reloadable Debit Cards	\$10.00	Per Card / \$3.00 Monthly
Additional Debit Card	\$7.00	Per Card
ATM Foreign	\$2.50	Per Withdrawal
Non-Proprietary ATM Usage	\$1.00	Per Withdrawal
Person to Person (P2P) Payment	\$1.00	Per Transfer
Open Transfer	Free	
Mobile Deposit	Free	

Miscellaneous and Other Fees

Check Printing	Vary	Depends on Style
Closed Account	\$15.00	Per Closure
Courtesy Pay	\$30.00	Per Item
NSF Return	\$30.00	Per Item
Returned Item	\$20.00	Per Item
Stop Payment	\$10.00	Per Request
Overdraft Transfer Protection	\$1.00	Per Transfer
Check Copies	\$5.00	Per Copy
Temporary Checks	\$2.00	Per 8 Checks
Account Activity Printout	\$2.00	Per Printout
Statement Copy	\$2.00	Per Statement
Account Research	\$30.00	Per Hour
Account Reconciliation	\$30.00	Per Hour
Verification of Deposit	\$15.00	Per Request
*Check Cashing	\$5.00	Per Item
Collection Items	\$12.00	Per Item
Corporate Check	\$5.00	Per Item
Dormant Account	\$5.00	Per Month
Legal Review Process	\$25.00	Per Hour
Membership	\$4.00	At Primary Share Opening
Money Orders	\$1.00	Per Money Order/With Checking
	\$2.00	Per Money Order/without Checking
Reopening	\$10.00	For Any Account Reopened Within 13 Months
Return Address	\$5.00	Per Item

Wires

Domestic Incoming	\$15.00	Per Transfer
Domestic Outgoing	\$25.00	Per Transfer

Safe Deposit Box (Annually)

3" x 5" Box	\$20.00
5" x 5" Box	\$30.00
3" x 10" Box	\$40.00
5" x 10" Box	\$60.00
10" x 10" Box	\$100.00
Change of Locks	Cost
Drilling of Boxes	Cost
Cost Payment of Rental Fee (30 Days Late)	\$15.00