

# ACCOUNT DESCRIPTION AND CHARGES

Effective 9/1/2011	Mascot Checking	Standard Checking	Super NOW	Savings Accounts	Money Market Investment (MMI)
<b>New Account Balance Requirement</b>	\$25 minimum balance to open	\$25 minimum balance to open	\$1000 minimum to open	\$25 minimum to open	\$1000 minimum to open
<b>Interest</b>	Earns competitive interest rate subject to change at any time.  Compounded daily. \$100.00 average ledger balance needed to receive accrued interest.	N/A	Earns competitive interest rate subject to change at any time.  Compounded daily. \$500.00 average ledger balance needed to receive accrued interest.	Earns competitive interest rate subject to change at any time.  Compounded daily, paid monthly.  \$25.00 average ledger balance needed to receive accrued interest.	Earns competitive interest rate subject to change at any time.  Compounded daily. \$1000.00 average ledger balance needed to receive accrued interest.
<b>Balance Fee</b>	\$5.00 per statement cycle if average ledger balance falls below \$25.00	\$1.00 per statement cycle if average ledger balance falls below \$25.00.  <b>No charge to account holders 60 or older</b>	\$10.00 fee if average ledger balance falls below \$500; \$7.50 if average ledger balance falls below \$1000, fee assessed per statement cycle.	\$1.00 per calendar month if average ledger balance falls below \$25.00	\$10.00 fee if average ledger balance falls below \$500; \$7.50 if average ledger balance falls below \$1000, fee assessed per statement cycle.
<b>Account Information</b>	First box of Mascot Checks are free  Free Gift with e-Statement  Images of checks and deposit tickets returned with statement.	First box of 150 checks free (must be 60 or older)  Free Gift with e-Statement  Images of checks and deposit tickets returned with e-Statement.	Free Gift with e-Statement  Images of checks and deposit tickets returned with statement.	Limited withdrawal privileges. The combined total of withdrawals allowed cannot exceed 3 per calendar month.  Free Gift with e-Statement  There is a \$1.00 item fee per withdrawal over the limit allowed.	Limited check writing privileges. By law, the combined total of withdrawals allowed cannot exceed 6 per month.  There is a \$7.00 item fee per withdrawal over the limit allowed.
<b>Statement Frequency</b>	Monthly	Monthly	Monthly	Quarterly	Monthly
<b>ATM Card</b>	Non-CTC ATM transactions \$1.00. Replacement card \$5.00 Replacement PIN \$1.00	Non-CTC ATM transactions \$1.00. Replacement card \$5.00 Replacement PIN \$1.00	Non-CTC ATM transactions \$1.00. Replacement card \$5.00 Replacement PIN \$1.00	Available when linked with an established checking account.	Not available

# Service Charge Schedule



ACCOUNT RELATED CHARGES	
TeleBank24	NO CHARGE
NetTeller Internet Banking	NO CHARGE
NetTeller Bill Pay	NO CHARGE
Nonsufficient Funds Items Returned	\$25.00 per item
Overdraft Fee	\$25.00 per item
Stop Payments	\$25.00 per item
Returned Deposit Item	\$10.00 per item
Copies of paid checks	\$7.50 each
Research and Account Reconciliation	\$25.00 per hour (\$25.00 minimum)

OTHER BANKING SERVICES		
Safe Deposit Boxes  \$3.00 discount if paid by automatic debit	2x5	\$10.00 per year
	3x5	\$15.00 per year
	4x5	\$20.00 per year
	3x10	\$30.00 per year
	4x10	\$40.00 per year
	5x10	\$50.00 per year
Safe Deposit Box Forced Entry		\$125.00
Safe Deposit Box Lost Key		\$15.00
Collection Fee		\$5.00 plus postage
Wire Transfers, domestic		\$20.00
Wire Transfers, foreign		\$40.00
Garnishment & Tax Levees		\$25.00
Official Checks	Personal Money Orders: \$2.00 up to \$500 face value Cashiers Checks: 5.0% of the face amount \$3.00 min, \$20.00 max charge	

**Effective  
September 1, 2011**

**COMMERCIAL TRUST COMPANY**

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 660 248-2384 (FAX)

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 573 256-6111  
 573 256-6127 (FAX)

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