



ACCOUNT DESCRIPTION AND CHARGES

	Free Checking	Ultimate Checking	Super Now	Savings Accounts	Money Market Investment (MMI)
New Account Balance Requirement	No minimum balance	No minimum balance	\$1000 minimum to open account	\$25 minimum to open account	\$1000 minimum to open account
Interest	N/A	N/A	Earns competitive interest rate subject to change at any time. Compounded daily.	Earns competitive interest rate subject to change at any time. Compounded daily. \$10.00 average ledger balance needed to receive accrued interest.	Earns competitive interest rate subject to change at any time. Compounded daily.
Maintenance Fee	No Maintenance Fee	\$5.00 fee if average ledger balance falls below \$500 No charge to senior citizens (over age 59)	\$10.00 fee if average ledger balance falls below \$500; \$7.50 if average ledger balance falls below \$1000	\$1.00 per 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
Account Information	Images of checks and deposit tickets not returned with statement.	First box of 150 checks provided at no charge Travelers checks and Cashiers Checks and Money Orders issued free of charge. Images of checks and deposit tickets returned with statement.	First 25 checks per month free, 15 cents per check thereafter. Fee waived if the average ledger balance is above \$2500. Images of checks and deposit tickets returned with statement.	Limited withdrawal privileges. By law, the combined total of withdrawals allowed per month cannot exceed 6 and no more than 3 of these can be debit card, or similar order drawn by the depositor and payable to third parties. There is a 50 cent fee per withdrawal over the limit allowed.	Limited check writing privileges. By law, the combined total of withdrawals allowed during a statement cycle cannot exceed 6 and no more than 3 of these can be checks, draft, debit card, or similar order drawn by the depositor and payable to third parties. There is a \$7.00 fee per withdrawal over the limit allowed
Statement Frequency	Monthly	Monthly	Monthly	Quarterly	Monthly
ATM Card	Card and CTC ATM transactions provided at no charge. Non-CTC ATM transactions \$1.00. Replacement card \$5.00 Replacement PIN \$1.00	Card and CTC ATM transactions provided at no charge. Non-CTC ATM transactions \$1.00. Replacement card \$5.00 Replacement PIN \$1.00	Card and CTC ATM transactions provided at no charge. Non-CTC ATM transactions \$1.00. Replacement card \$5.00 Replacement PIN \$1.00	Available only with established Free Checking, Ultimate Checking or SuperNow account.	Not available

ACCOUNT RELATED CHARGES

TeleBank24	NO CHARGE
NetTeller Internet Banking	NO CHARGE
NetTeller Bill Pay	NO CHARGE
Insufficient Funds	\$25.00 per item
Overdrafts & Overdraft Privilege	\$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	\$15.00 per hour (\$7.50 minimum)

NEGOTIABLE INSTRUMENT OR ITEMS

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
Travelers Checks	\$1.00 per \$100
Travelers Checks for 2	\$1.50 per \$100
VISA Gift Cards available in Customer Service at no charge for CTC customers. A \$2.50 per card fee will apply for non-customers.	

OTHER BANKING SERVICES

Collection Fee	\$5.00 plus postage
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	\$15.00 plus drilling fee
Wire Transfers, domestic	\$15.00
Wire Transfers, foreign	\$30.00
Securities Transfer	\$25.00 per transfer agent

Service Charge Schedule



**Effective
May 1, 2008**

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MEMBER FDIC