

ACCOUNT DESCRIPTION AND CHARGES

Effective 2/1/2018	Mascot Checking	Standard Checking	Super NOW	Savings Accounts	Money Market Investment (MMI)
New Account Balance Requirement	\$100 minimum balance to open	\$100 minimum balance to open	\$1000 minimum to open	\$100 minimum to open	\$1000 minimum to open
Interest	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. \$100.00 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.
Balance Fee	\$5.00 per statement cycle if average ledger balance falls below \$100.00	\$1.00 per statement cycle if average ledger balance falls below \$100.00. No charge to account holders 62 or older. 1 box of free checks	\$10.00 fee if average ledger balance falls below \$500; \$7.50 if average ledger balance falls below \$1000, fee assessed per statement cycle.	\$5.00 per calendar month if average ledger balance falls below \$100.00	\$10.00 fee if average ledger balance falls below \$500; \$7.50 if average ledger balance falls below \$1000, fee assessed per statement cycle.
Account Information	Images of checks and deposit tickets returned with 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. 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.
Statement Frequency	Monthly	Monthly	Monthly	Quarterly	Monthly
ATM Card	Mascot Card Non-CTC ATM transactions \$1.00. Replacement card \$10.00 Replacement PIN \$1.00	Standard Debit Card Non-CTC ATM transactions \$1.00. Replacement card \$10.00 Replacement PIN \$1.00	Non-CTC ATM transactions \$1.00. Replacement card \$10.00 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)
One Time ACH	\$20.00 per item

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	\$150.00	
Safe Deposit Box Lost Key	\$15.00	
Collection Fee	\$5.00 plus postage	
Wire Transfers, domestic	\$20.00	
Wire Transfers, foreign	\$50.00	
Garnishment & Tax Levees	\$25.00	
Official Checks	Personal Money Orders: \$5.00 up to \$500 face value Cashiers Checks: \$5.00	

Effective
February 1, 2018

COMMERCIAL TRUST COMPANY

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MEMBER FDIC