

# ACCOUNT DESCRIPTION AND CHARGES

<b>Effective 01/01/2020</b>	<b>Interest Checking</b>	<b>Standard Checking</b>	<b>Regular Savings</b>	<b>Money Market Investment (MMI)</b>
<b>New Account Balance Requirement</b>	\$100 minimum balance to open	\$100 minimum balance to open	\$100 minimum balance to open	\$1000 minimum balance to open
<b>Interest</b>	Earns competitive interest rate subject to change at any time.  Compounded daily. \$100.00 average daily balance needed to receive accrued interest.	N/A	Earns competitive interest rate subject to change at any time.  Compounded daily, paid monthly.  \$100.00 average daily balance needed to receive accrued interest.	Earns competitive interest rate subject to change at any time.  Compounded daily. \$1000.00 average daily balance needed to receive accrued interest.
<b>Balance Fee</b>	\$5.00 per statement cycle if average daily balance falls below \$100.00	\$3.00 per statement cycle if average daily balance falls below \$100.00	\$5.00 per calendar month if average daily balance falls below \$100.00	\$10.00 fee if average daily balance falls below \$500; \$7.50 if average daily balance falls below \$1000, fee assessed per statement cycle.
<b>Account Information</b>	Images of checks and deposit tickets returned with statement.	No check images or deposit images	Limited debits by Regulation DD, the combined total of withdrawals allowed cannot exceed 6 per month.  There is a \$7.00 item fee per withdrawal over the limit allowed.	Limited check writing privileges. By Regulation DD, 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	Quarterly	Monthly

# Service Charge Schedule



ACCOUNT RELATED CHARGES	
TeleBank24	NO CHARGE
NetTeller Internet Banking	NO CHARGE
NetTeller Bill Pay	NO CHARGE
Nonsufficient Funds Items Returned	\$30.00 per item
Overdraft Fee	\$30.00 per item
Stop Payments	\$30.00 per item
Returned Deposit Item	\$10.00 per item
Research and Account Reconciliation and Copies of paid checks	\$25.00 per hour (\$25.00 minimum)
One Time ACH	\$30.00 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		\$15.00 plus postage
Wire Transfers- Domestic		\$30.00
Wire Transfers- International (Subject to Approval)		\$75.00
Garnishment & Tax Levees		\$50.00
Official Checks		Personal Money Orders: \$5.00 up to \$500 face value Cashiers Checks: \$5.00

Effective  
01/01/2020

**COMMERCIAL TRUST COMPANY**

Fayette, Missouri 65248  
660 248-2222  
660 248-2384 (FAX)

Harrisburg, Missouri 65256  
573 256-6111  
573 256-6127 (FAX)

TeleBank24 (660) 248-2111  
[www.commercialtrust.com](http://www.commercialtrust.com)

MEMBER FDIC