



SCHEDULE OF FEES

CITIZENS FIRST BANK
1050 LAKE SUMTER LANDING, THE VILLAGES, FL 32162

Effective November, 1 2019

Account balancing assistance	\$25.00 per hour (minimum 1 hour)
Account closed within 90 days of opening	\$25.00
Account verification letter	\$10.00
ATM/debit lost card replacement	\$5.00
Cash non-customer checks	\$1.00 per hundred
Cashier's checks (customers)	\$8.00
Check copies	\$5 after 3 free per statement cycle
Check printing	Fee depends on style and number of checks ordered
Collection - domestic incoming/outgoing	\$10.00
Collection - foreign incoming/outgoing	\$25.00 (plus postage, handling and correspondent costs)
Coupon collection	\$7.00 per envelope
Currency/coin (non-customer)	1.00% (minimum \$1.00)
Deposit error corrections	\$2.00
Dormant account fee (no customer initiated account activity for checking or savings for one year)	\$10.00 per month
Duplicate statement mailed to others	\$5.00
Escheated deposit account	\$50.00
eStatements	No charge
Fax Charge- Continental U.S. Only	
First Page - customer	\$5.00
First Page - non-customer	\$7.00
Additional pages	\$1.00
Foreign check deposit	\$10.00
Foreign currency exchange	\$25.00
Foreign drafts (customers only)	\$20.00
Garnishments	\$100.00
Returned mail fee	\$5.00 monthly
Internet banking with bill pay	No charge
IRS levy per account	\$100.00
Money orders (customers)	\$5.00
Night Depository	
Night deposit lock bags	\$30.00
Lost key night deposit bags	\$20.00
Lost key night depository	\$5.00
Notary	
Customer	No charge
Non-customer (per page)	\$3.00
Overdraft/Returned Item Fees	
Overdraft fee (check/ACH)	\$35.00 per paid item
Return check fee (deposited items returned)-domestic	\$12.00
Return check fee (deposited items returned)-foreign	\$25.00
Return item fee (check/ACH)	\$35.00 per returned item
Overdraft protection fee	\$10.00 (after 3 transfers per cycle)
Photocopies	\$1.00 per copy
Replacement of loan coupon book	\$10.00
Research request	\$25.00 per hour (minimum 1 hour)
Safe Deposit Boxes	
3 x 5	\$34.00
3 x 10	\$54.00
5 x 10	\$82.00
10 x 10	\$110.00
Lost key - lock rotation and key replacement	Cost
Drill box	Cost
Rent late fee	\$10.00
Signature Guarantee Medallion (Non-Customer)	\$10 per stamp / \$30 maximum per visit
Stop payment	\$32.00 all items
Telephone transfers	No charge
Wire Transfers	
Domestic	Incoming - customer \$15.00 Outgoing - customer \$25.00
International	Incoming - customer \$30.00 Outgoing - customer \$50.00