

Central Bank Consumer Fee Schedule

Effective 2/1/23

Account Closed Early Fee (Open less than 90 days)	30.89
Account Reopen Fee (If closed in last 90 days)	15.89
Account Research & Reconciling Assistance	Per hour 30.00 Minimum 30.00
ATM / Debit Card Replacement	15.00
Check Cashing - Non-Customer	18.89
Check Printing -	Price depends on style
Coin Counting - Non-customer	7% of total or Minimum 7.89
Dormant Maintenance Fee****	Per month 10.00
Foreign Checks Deposited	
Canadian Checks	Each 8.89
All other Foreign Checks	Minimum *40.00
Funds Transfer	
Account Transfer - Overdraft Protection	9.89
Employee Assisted-Telephone	2.89
Online @ central-bank.com	FREE
Mobile Banking	FREE
24-Hour Telephone Banking	FREE
Indemnity Bond Fee (Lost negotiable instrument)	30.00
IRA Transfer (Outgoing)	30.00
IRA Pre-59 1/2 Withdrawal Fee (IRA Savings)	15.89
License Renewal	9.50
License Title Correction / Transfer	65.89
Medallion Guarantee (Central Bank customers only)	25.00
Non-Sufficient Funds (NSF) Fee (\$107.67 daily maximum)	Per Item **35.89
Overdraft Funds Fee (\$107.67 daily maximum)	Per item **35.89
Overdraft Privilege Fee (\$107.67 daily maximum)	Per item **35.89
Official Checks Money Orders and Cashier's Checks	5.89
Photocopies	0.25
Safe Deposit Boxes - Price Range	*** 22.89 to 85.89
Replace Lost Key	35.89
Drill Box Open - plus cost	50.00
Late Rent Payment - after 90 days	20.89
Statement - Additional Accountholder	5.89
Statement Reprint*****	5.89
Statement Reprint with Images*****	8.89
Statement - Special Cutoff	Each 10.89
Stop Payment (with all check information or single ACH)	Each 28.89
Stop Payment (incomplete check information or recurring ACH)	Each 39.89
Tax Levy, Garnishments & Citations Processing Fee	75.89
Wire Transfers	
Incoming - Domestic	11.89
Incoming - Foreign / International	17.89
Outgoing - Domestic	30.89
Outgoing - Foreign / International	65.89

* Subject to additional foreign bank charges.

** May be created by check, in-person withdrawal, ATM withdrawal or other electronic means. Items may be presented multiple times and multiple return item fees may be assessed for the same item.

*** Receive a discount with automatic payment

**** A dormant account refers to an account that has not had any deposits and/or withdrawals for a period of one year for checking/money market accounts and for a period of two years for savings accounts.

***** Maximum of 5 @ \$5.89 each. 6+ Statement reprints will incur the \$30.00 per hour Account Research & Reconciling Assistance Fee

***** Maximum of 3 @ \$8.89 each. 4+ Statement reprints will incur the \$30.00 per hour Account Research & Reconciling Assistance Fee

We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.