



Citizens Guaranty Bank

My Money. My Bank. My CGB.



Miscellaneous Fees and Charges
Effective January 1, 2021

Cashier's Check	\$5.00
Chargeback Check Fee (Returned Deposit Item)	\$7.00 per item previously \$4.95
Charged Off Account Fee (excluding KASASA Accounts)	\$30.00 previously \$29.95
Christmas Club Early Closing/Withdrawal	\$10 per transaction
Vacation Club Early Closing/Withdrawal	\$10 per transaction
Collection Incoming	\$20.00 previously \$14.95
Collection Outgoing	\$30.00 plus other bank charges previously \$17.95
DDA/SAV Alert Fee	\$32.00 each
Debit Card Replacement Fee	\$10 each
Dormant Checking (no activity for 12 months) if balance is less than \$1,000.00	\$5.00 per month
Dormant Savings (no activity for 24 months) if balance is less than \$1,000.00	\$5.00 per month
Early Closing Fee for Checking or Savings (excluding KASASA Accounts) within 180 Days of opening	\$35.00 previously \$32.95
Foreign ATM Inquiry/Transaction Fee*	\$1.00 each
Garnishment/Levy Fee	\$100.00
Night Deposit	
Lock & Key Bag	\$25.00
Zipper Bag	\$6.00
NSF Returned Item Fee or AOD Returned Item Fee+ (per item) (Max 6 (\$210/day) for retail customers) (unlimited for commercial customers)	\$35.00
NSF Paid Fee or AOD Paid Item Fee++ (per item) (Max 6 (\$210 /day for retail customers) (unlimited for commercial customers)	\$35.00
Phone Balance Inquiry (after 3rd per statement cycle)	\$1.00 each
Returned Statement (undeliverable mail - per month)	\$5.00
Statement Copy (including duplicate statements)	\$6.00
Statement Recon/Research Fee (1 hour minimum)	\$25.00 per hour
Stop Payment Request	\$34.00 each
Super Saver Transfer Fee	\$3.00 per transfer
Telephone Transfer Fee	\$3.00 each
Wire Transfers	
Incoming Domestic Wire Fee	\$15.00 each
Incoming International Wire Fee	\$75.00 based on transaction details
Outgoing Domestic Wire Fee	\$25.00 each
Outgoing International Wire Fee	\$75.00 based on transaction details

*This fee applies to non-CGB ATM transactions and balance inquiry

+NSF Returned Fee or AOD Returned Item fees apply to transactions created by check, in person withdrawals, or other electronic means. Fees will apply to ATM withdrawals and non-recurring debit card transaction if opted in.

++ NSF Paid Fee or AOD Paid Item fees apply to transactions created by check, in person withdrawals, or other electronic means. Fees will apply to ATM withdrawals and non-recurring debit card transaction if opted in.

Rates and Fees are subject to change without prior notice. The bank may charge you a reasonable fee for any other services you may request that are not shown above.