

FEE SCHEDULE



Carter Rewards/Carter Cash Back/ Carter Rewards Checking/

Carter Rewards Savings

Monthly Service Charge	None
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Carter Classic Checking

6.00	Per month if minimum daily balance drops below \$1,000.00
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Regular Savings Account

Excess Withdrawal	\$10.00	Per withdrawal in branch for each withdrawal in excess of two (2) per month
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Christmas Club Account

Account Withdrawal	\$10.00	Per withdrawal waived for withdrawals in October, November and December
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Money Max

Monthly Service Charge	\$8.00	Minimum monthly balance of \$2,500 or greater to avoid Service fee. No more than 6 withdrawals per month.
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Share Certificate Penalties

Member term accounts (regardless of type) and non-member term accounts will be subject to the following early withdrawal penalties based on their remaining terms.

Loss of 90 days dividends (whether earned or not) for remaining terms not exceeding 12 months.

Loss of 180 days dividends (whether earned or not) for remaining terms greater than 12 months but not exceeding 24 months.

Loss of 270 days dividends (whether earned or not) for remaining terms greater than 24 months but not exceeding 36 months.

Loss of 360 days dividends (whether earned or not) for remaining terms greater than 36 months.

Electronic Funds Transfer

Debit Card Replacement	\$5.00	
Debit Card Reactivation	\$20.00	
Overnight Replacement Card	\$75.00	
VISA Gift Cards	\$5.00	Per Card
Reloadable Debit Cards	\$10.00	Per Card / \$3.00 Monthly
Additional Debit Card	\$7.00	Per Card
ATM Foreign	\$2.50	Per Withdrawal
Non-Proprietary ATM Usage	\$1.00	Per Withdrawal
Person to Person (P2P) Payment	\$1.00	Per Transfer
Open Transfer	Free	
Mobile Deposit	Free	

Miscellaneous and Other Fees

Check Printing	Vary	Depends on Style
Closed Account	\$15.00	Per Closure
Courtesy Pay	\$30.00	Per Item
NSF Return	\$30.00	Per Presentment
Returned Item	\$20.00	Per Presentment
Stop Payment	\$10.00	Per Request
Overdraft Transfer Protection	\$1.00	Per Transfer
Check Copies	\$5.00	Per Copy
Temporary Checks	\$2.00	Per 8 Checks
Account Activity Printout	\$2.00	Per Printout
Statement Copy	\$2.00	Per Statement
Account Research	\$30.00	Per Hour
Account Reconciliation	\$30.00	Per Hour
Verification of Deposit	\$15.00	Per Request
*Check Cashing	\$5.00	Per Item
Collection Items	\$12.00	Per Item
Corporate Check	\$5.00	Per Item
*Dormant Account	\$5.00	Per Month
Legal Review Process	\$25.00	Per Hour
Membership	\$4.00	At Primary Share Opening
Money Orders	\$1.00	Per Money Order
Reopening	\$10.00	For Any Account Reopened Within 13 Months
Return Address	\$5.00	Per Item

Wires

Domestic Incoming	\$15.00	Per Transfer
Domestic Outgoing	\$25.00	Per Transfer

Safe Deposit Box (Annually)

3" x 5" Box	\$20.00
5" x 5" Box	\$30.00
3" x 10" Box	\$40.00
5" x 10" Box	\$60.00
10" x 10" Box	\$100.00
Change of Locks	Cost
Drilling of Boxes	Cost
Cost Payment of Rental Fee (30 Days Late)	\$15.00

*Check cashing fee incurred if member does not have a checking, loan or maintain minimum balance of \$500 in Carter savings. All non-members will be charge check cashing fee.

* Shares without any activity for 180 days may be considered dormant.