

Centera Bank Accounts Brochure

Pre-Authorized EFT'S: Pre-authorized Electronic Funds Transfers. If you have this EFT service, the following limitations and fees will apply to your account.

- A debit fee may apply. Refer to the Rate and Fee Schedule attached.
- We will charge \$25.00 for each stop payment order for preauthorized transfers.

Electronic Funds Transfer Service Limits and Fees Online/Mobile Banking

If you have this online banking service, the following limitations and fees will apply to your account:

- The frequency of withdrawals is limited to account restrictions.
- For security purposes, there are limits on the frequency and amount of transfers you may make using the Online Banking Service.
- Internet/ Mobile Banking and Bill Payment are free services to our customers.

Instakey ATM Card

If you have this ATM service, the following limitations and fees will apply to your account:

- You may withdraw up to a maximum of \$300.00 (if there are sufficient funds in your account) per day.
- For security purposes, there are limits on the frequency and amount of transfers you may make using ATMs.
- There is no charge for ATM withdrawals owned by us.
- There is a \$2.00 charge for each ATM withdrawal at machines we do not own.
- Balance Inquiry at machines we do not own \$2.00
- Denied transactions at machines we do not own \$2.00
- There is a Replacement Card Fee of \$5.00 per card.

Visa Check Cards: If you have this Combined ATM/Point of Sale/Debit Card service, the following limitations and fees will apply to your account:

- You may withdraw up to a maximum of \$300.00 (if there are sufficient funds in your account) per day.
 - For security purposes, there are limits on the frequency and amount of transfers you may make using ATMs and this Point-of-Sale service.
 - Effective April 2, 2005, the exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date.
 - There is no charge for ATM withdrawals at machines owned by us.
 - There is a \$2.00 charge for each ATM withdrawal at machines we do not own.
 - Balance inquiry at machines we do not own \$2.00
 - Denied transactions at machines we do not own \$2.00
 - Recurring POS transactions will incur a \$25.00 overdraft fee for each presentment
 - There is a Replacement Card Fee of \$5.00 per card
 - You may purchase up to a maximum of \$2,000.00 worth of goods and services per day, exclusive of ATM withdrawals.
 - We do not charge for any POS transaction
- Effective August 21, 2019 a 1.70 percent international fee will be assessed on debit card purchases processed by foreign merchants. The fee will be calculated on the U.S. dollar amount of the transaction. This fee can occur whenever you are conducting transactions with a foreign business even if you are not physically in a foreign country or there is no foreign currency exchange.

Miscellaneous Fees and Charges:

- **Cash Services:** Check Cashing Fee: > of 1% or \$2.00 minimum.
- **Security Services: Security Transactions:** \$25.00 per transaction.
- **Official Checks: Personal Money Orders:** \$2.00 per item.
- **Cashiers Checks:** \$10.00 per item.
- **Reissue fee for Cashiers Check:** \$50.00 per item.
- **Photostatic Copies** \$0.30 per copy (1st 10 Free).
- **Outgoing Fax:** \$2.50 per page.
- **Incoming Fax:** \$1.00 per page.
- **Research Fee:** \$0.50 per item, or \$0.25 per ledger, or \$30.00 per hour of research time with a \$30.00 minimum.
- **Statement Request Between Cycles:** \$2.00 per account.
- **Duplicate Statement:** \$2.00.
- **Notary Fee:** \$5.00.
- **Non-Sufficient Funds/ Overdraft Fees:** \$25.00 per item presentment.
- **Overdraft Privilege Fee:** \$25.00 per item presentment.
- **Overdraft Fee:** \$25.00 per item presentment.
- **Return Check Fee:** \$25.00 per item presentment.
- **Closed Account Fee** (if closed within 90 days of opening) \$10.00.
- **Overdrawn Account Fee:** No overdraft fee on accounts overdrawn \$10 or less.
- **Dormant Account Fee:** \$5/month.
- **Daily Overdraft Fee:** Maximum charge of \$200.00.
- **Overdraft Privilege Fee** \$25.00 per item presentment.

Wire Transfers:

- **Wire Transfers Sent;** \$25.00.
- **Wire Transfer Sent: International** per item: \$75.00.
- **Safe Deposit Box Service:** Discount for automatic debit of rental box payment: \$1.00



This disclosure contains information about terms, fees and interest rates for some of the accounts we offer.

• **Special Checking:** If you are a full-time student or over the age of 65 you may qualify for this account with limited fees. **Limitations:** You must deposit \$25.00 to open this account. **Account Fees:** No monthly maintenance fee is assessed and there is no per item charge with the exception of some ATM transactions.

• **Regular Checking: Limitations:** You must deposit \$25.00 to open this account. **Account Fees:** There is a \$5.00 Monthly Maintenance Fee which will be waived if the daily balance does not fall below \$500.00. There is an excess debit fee of \$0.15 for each withdrawal with the first 50 withdrawals each month at no charge.

• **Regular Now: Rate Information:** This account is an interest-bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest. **Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. **Limitations:** You must deposit \$1,500 to open this account. **Account Fees:** A monthly maintenance fee of \$5.00 will be assessed in the event that the minimum daily balance falls below \$1,500.00. There is an excess debit fee of \$0.15 for each withdrawal with the first 50 withdrawals each month at no charge.

• **Reward Checking: Rate Information:** This Account is an interest-bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account monthly, or if you do not meet the criteria established for qualifying for this rate. The account has specific criteria that must be met during the monthly qualification cycle in order to receive the disclosed rate.

These criteria are described below.

- Have at least one direct deposit or preauthorized debit post and clear from this account per qualification cycle.
- Have a minimum of 10 debit card purchases post and clear per qualification cycle.
- Agree to enroll and receive electronic delivery of the periodic statement.
- ATM fees refunded if all qualifiers are met per statement cycle.

In the event that any of the above criteria are not met, the interest rate and annual percentage yield will revert to the base of 0.05% and 0.05% respectively and will be applied to all balances. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest. **Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

► **Limitations:** You must deposit \$25.00 to open this account.

• **Regular Savings: Rate Information:** This account is an interest-bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest. **Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the accrued interest. **Limitations:** You must deposit \$10.00 to open this account. You may make six (6) transfers from your account each four (4) weeks or similar period, if by preauthorized or automatic transfer, or by telephone (including data transmission) agreement, order or instruction or by check, draft or similar order made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: A monthly maintenance fee of \$3.00 will be waived with an average daily collected balance in excess of \$10.00. An excess debit fee of \$1.00 per withdrawal with the first 6 withdrawals per month at no charge. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

• **Money Market Deposit: Rate Information:** This account is an interest-bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest. **Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. **Limitations:** You must deposit \$1,000.00 to open this account. You may make six (6) transfers from your account each four (4) weeks or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited. **Account Fees:** A monthly maintenance fee of \$5.00 which is waived with a minimum average daily collected balance of \$1,000.00. An excess debit fee of \$1.00 per withdrawal with the first six each month at no charge. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The following fees apply to CHECKING, NOW and SAVINGS Accounts:

Cash Item Collections \$15.00 per item. **Stop Payment Fee** \$25.00 per item. **Returned Item Fee** \$5.00 per item. **IRS Levy Fee** \$10.00 per item. **Check Printing** Varies with order. **Garnishment fee:** \$15.00 per item.



**Online Banking
Personalized Solutions
Mobile Deposit
Online Statements
Visa Debit Cards
Friendly Service
Accounts for Everyone**

