

# Century Bank & Trust

## Consumer Deposit Accounts and Miscellaneous Services

### Century Select NOW Account\*

This is an interest bearing checking account that offers you money market rates and a number of other benefits. The rate of interest is determined by the average monthly balance.

- Minimum to open is \$5,000
- No minimum balance to earn interest
- Tiered rate structure
- Unlimited debits
- A \$25 balance fee (in the service charge) will be imposed each month if the balance falls below \$5,000 any day of the statement cycle.
- 3 Free ATM withdrawals each month at non-Century Bank ATMs
- Preferred rates on Certificates of Deposit
- Free initial order of Century Select checks
- Free stop payments
- Free money orders
- Free traveler's checks
- Qualify for Century Select Money Market Account

### NOW Personal Checking Account\*

This is an interest bearing checking account. The rate of interest is determined by the average monthly balance.

- Minimum to open is \$1,000
- No minimum balance to earn interest
- Tiered rate structure
- Unlimited debits
- A \$7.50 balance fee (in service charge) will be imposed each month if the balance falls below \$1,000 any day of the statement cycle.

### Regular Checking Account

- Minimum to open is \$50
- Unlimited debits
- A \$5.50 balance fee (in the service charge) will be imposed each month if the balance falls below \$500 any day of the statement cycle.

### Low Activity Checking Account

- Minimum to open is \$50
- No minimum balance to maintain
- Unlimited Debit card transactions
- A \$2.50 debit fee (in the service charge) will apply each statement cycle to each check or paper debit after 10.

### Century Select Money Market Account\*

This account is designed for those who have a Century Select Checking account and want to earn higher interest rates. The rate of interest is determined by the average monthly balance.

- Minimum to open is \$5,000
- No minimum balance to earn interest
- Tiered rate structure
- A \$25 balance fee (in service charge) will be imposed each month if the balance falls below \$5,000 any day of the statement cycle.
- Transfers from this account to another account in the bank or cash withdrawals in person are unlimited.
- Federal banking regulation limits transfers to another account or to third parties by preauthorized, automatic, telephone, computer or check to six transactions per statement cycle. There will be a \$5 Excess MMD transaction charge for each debit exceeding this limit.

### Money Market Account\*

This is an interest bearing checking account with limited transactions. The rate of interest is determined by the average monthly balance.

- Minimum to open is \$2,500
- No minimum balance to earn interest
- Tiered rate structure
- A \$7.50 balance fee (in the service charge) will be imposed each month if the balance falls below \$2,500 any day of the statement cycle.
- Transfers from this account to another account in the bank or cash withdrawals in person are unlimited.
- Federal banking regulation limits transfers to another account or to third parties by preauthorized, automatic, telephone, computer or check to six transactions per statement cycle. There will be a \$5 Excess MMD transaction charge for each debit exceeding this limit

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#### Regular Savings Account\*

- Minimum to open is \$50
- No minimum balance to earn interest
- A \$5 balance fee (in the service charge) will be imposed each month if the balance falls below \$200 any day of the month.
- In-person transfers from this account to another account in the bank or cash withdrawals are limited to six per month. There is a \$5 excessive withdrawal (W/D) service charge for each withdrawal over this limit.
- Federal banking regulation limits transfers to another account or to third parties by preauthorized, automatic, telephone, computer or check to six transactions per statement cycle. There will be a \$5 Excess MMD transaction charge for each debit exceeding this limit
- A \$10 service charge may be imposed for accounts closed within 6 months of the opening date.

#### Minor Savings Account\*

- Available for children under the age of 18
- Minimum to open is \$50
- No minimum balance to maintain
- No minimum balance to earn interest
- In-person transfers from this account to another account in the bank or cash withdrawals are limited to two per month. There is a \$5 excessive withdrawal (W/D) service charge for each withdrawal over this limit.
- Federal banking regulation limits transfers to another account or to third parties by preauthorized, automatic, telephone, computer or check to six transactions per statement cycle. There will be a \$5 Excess MMD transaction charge for each debit exceeding this limit. ATM transactions are not permitted
- A \$10 service charge may be imposed for accounts closed within 6 months of the opening date.

#### Christmas Savings Account\*

- Automated Savings Plan - Deposits are transferred from an existing account with Century Bank & Trust
- Partial withdrawals or ATM transactions are not permitted
- A check will be mailed for the balance of the account on the first Friday of November
- A \$10 service charge will be imposed if the account is closed prior to maturity

#### ATM & Visa Check Cards

The ATM card gives you access to your cash at thousands of locations around the country. The Visa Check card looks like a credit card but works like a check. It is accepted worldwide and can be used as an ATM card as well. There will be a \$2.00 service charge for each ATM withdrawal not operated by Century Bank & Trust (You may be charged a fee by the operator of the machine and/or an automated transfer network).

You must request your card to be used for International transactions.

#### Internet Banking Services

Century Bank & Trust Online Banking provides easy access to your account information. Bill Pay offers an easier and safer way to pay your bills.

- No Monthly Fee
- Unlimited Bill Payments
- Verify account information
- Transfer funds between your accounts
- View your check images online
- Receive an email when a bill has been paid

\*The rate of interest paid is subject to change daily without notice. The assessment of service charges and fees may reduce the APY. Interest on Checking accounts and Money Market accounts is paid on the average daily balance. Interest on Savings accounts is paid on the daily balance.

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### Consumer Deposit Accounts and Miscellaneous Services

#### Miscellaneous Services

**NSF Return Fee**                                 **\$27.00 per item\*\***  
 (Imposed when checks and items presented by electronic means are returned unpaid)

**NSF Paid Fee**                                   **\$27.00 per item\*\***  
 (Imposed on NSF paid items created by checks, in-person withdrawals, ATM withdrawals or other electronic means)

\*\*The maximum number of overdraft fees you may be charged in a day for overdrawing your account is 5 or \$135.

**Overdraft Transfer Fee (Sweep)**         **\$ 7.50 per day**  
 (Imposed on transfers to cover overdrafts created by checks, ACHs, or other electronic means. Transfers do not occur to pre-authorize ATM/debit card transactions. )

**Stop Payment Order**                         **\$27 each**

**Wire Transfer Fees:**

Domestic: Incoming	\$ 5 each
Outgoing	\$17 each
International: Incoming	\$ 5-\$30 each
Outgoing	\$50 each

Cashier's Check	\$ 5 each
Money Order	\$ 3 each
Traveler's Checks-one signature	\$ 1.00/ \$100 checks
Traveler's Checks-dual signature	\$ 1.50/ \$100 checks
ATM/Debit Card Replacement Fee	\$ 5 per card
ATM withdrawals (not on-us banks)	\$2 each withdrawal
Statement copy without check images	\$ 2 per statement
Statement copy with check images	\$ 5 per statement
Check Copy	25¢ per check
Fax	\$ 1 per page
Research/Account Balancing	\$15 per hour and 25¢ per copy
Garnishment	\$50 per request
Levy/Other Legal Proceeding	\$30 per request
Dormant Account	Up to \$60 per account

**Safe Deposit Box (annual rates):**

2 X 5	\$ 12
3 X 5	\$ 17
3 X 10	\$ 33
5 X 10	\$ 52
10 X 10	\$ 83
11 X 12	\$ 96
15 X 22	\$195
15 X 44	\$390

Replacement Keys	\$ 40 per key
Box Drilling	\$175 per box

**Century Bank & Trust**  
[www.centurybankonline.com](http://www.centurybankonline.com)  
 141 South Wayne Street                         1800 N Columbia Street  
 Milledgeville, GA 31061  
 (478) 453-3571  
 24 Hour Telephone Banking  
 (478) 457-3212  
 Transactions occurring after 3:30 p.m. will be posted on the following business day