

# Century Bank & Trust

## Consumer Deposit Accounts and Miscellaneous Services

### Century Select Checking 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
- No service charge and unlimited debits. A \$25 service charge will be imposed each month if the balance falls below \$5,000 any day of the statement cycle.
- Preferred rates on Certificates of Deposit
- Free initial order of Century Select checks
- Free stop payments
- Free money orders
- Free traveler's checks
- Free Internet Banking with unlimited Bill Pay
- Qualify for Century Select Money Market Account

### Interest Checking Account\*

- No minimum deposit to open
- No minimum balance to earn interest
- Tiered rate structure
- No service charge and unlimited debits. A \$7.50 service charge will be imposed each month if the balance falls below \$1,000 any day of the statement cycle.

### Regular Checking Account

- No minimum deposit to open
- Unlimited debits
- A \$5.50 service charge will be imposed each month if the balance falls below \$500 any day of the statement cycle.

### Low Activity Checking Account

- No minimum deposit to open
- No minimum balance to maintain
- Unlimited Debit card transactions
- A \$2.50 fee will apply each statement cycle to each check or paper debit after 10.

### College Checking Account

- Must be a college student to qualify for this account
- No minimum deposit to open
- No minimum balance to maintain
- Unlimited Debit card transactions

### ATM & Visa Check Cards

The ATM card gives you access to your cash at thousands of locations around the country and abroad. The Visa Check card looks like credit card but works like a check. It is accepted worldwide and can be used as an ATM card as well. We do not charge you a fee to use an ATM that is not operated by Century Bank & Trust, however you may be charged a fee by the operator of the machine and/or an automated transfer network.

### 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 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. Transfers to another account or to third parties by preauthorized, automatic, telephone, computer or check are limited to six transactions per statement cycle. A \$5 fee will be charged for each debit exceeding this limit.

### Money Market Account\*

- Minimum to open is \$2,500
- No minimum balance to earn interest
- Tiered rate structure
- A \$7.50 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. Transfers to another account or to third parties by preauthorized, automatic, telephone, computer or check are limited to six transactions per statement cycle. A \$5 fee will be charged for each debit exceeding this limit.

### Regular Savings Account\*

- No minimum deposit to open
- No minimum balance to earn interest
- A \$5 service charge will be imposed each month if the balance falls below \$200 any day of the month.
- Withdrawals are limited to six per quarter. There is a \$5 charge for each excessive withdrawal.
- 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
- No minimum deposit to open
- No minimum balance to earn interest
- No service charge
- Withdrawals are limited to two per quarter. There is a \$5 charge for each excessive withdrawal.
- ATM transactions are not permitted
- A \$10 service charge may be imposed for accounts closed within 6 months of the opening date.

# Century Bank & Trust

## Consumer Deposit Accounts and Miscellaneous Services

### Christmas Club 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

### Internet Banking Services

Century Bank & Trust Online Banking offers an easier and safer way to pay your bills. Bill Presentment offers an electronic statement to be sent and paid automatically or at a time that you establish.

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

Transactions occurring after 3:30 p.m. will be posted on the following business day.

\*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.

### 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)

**Overdraft Transfer Fee**         \$ 7.50 per day  
(Imposed on overdrafts created by checks, in-person withdrawals, ATM withdrawals or other electronic means)

<b>Stop Payment Order</b>	<b>\$27 each</b>
<b>Wire Transfer:</b>	
Incoming	\$ 5 each
Outgoing	\$17 each
<b>Cashier's Check</b>	<b>\$ 5 each</b>
<b>Money Order</b>	<b>\$ 3 each</b>
<b>Traveler's Checks-one signature</b>	<b>\$ 1.00/ \$100 checks</b>
<b>Traveler's Checks-dual signature</b>	<b>\$ 1.50/ \$100 checks</b>
<b>ATM/Debit Card Replacement Fee</b>	<b>\$ 5 per card</b>
<b>Statement copy without check images</b>	<b>\$ 2 per statement</b>
<b>Statement copy with check images</b>	<b>\$ 5 per statement</b>
<b>Check Copy</b>	<b>25¢ per check</b>
<b>Fax</b>	<b>\$ 1 per page</b>
<b>Research/Account Balancing</b>	<b>\$15 per hour and 25¢ per copy</b>
<b>Garnishment</b>	<b>\$50 per request</b>
<b>Levy/Other Legal Proceeding</b>	<b>\$30 per request</b>
<b>Dormant Account</b>	<b>Up to \$60 per account</b>

#### 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)

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24 Hour Telephone Banking  
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