



Common Features

(Limits and Fees)

Century Bank and Trust
141 S Wayne Street
Milledgeville, GA 31061
(478) 453-3571

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Overdraft fee - each overdraft paid	\$32 per item
Imposed on NSF paid items created by checks, in-person withdrawals, ATM withdrawals or other electronic means.	
The maximum number of returned item fees and overdraft fees you may be charged in a day for overdrawing your account is 5 fees or \$160. Please refer to the Terms and Conditions Overdraft Addendum for details regarding these fees.	
Returned Item Fee	\$32 per item
Imposed when checks and items presented by electronic means are returned unpaid.	
The maximum number of returned item fees and overdraft fees you may be charged in a day for overdrawing your account is 5 fees or \$160. Please refer to the Terms and Conditions Overdraft Addendum for details regarding these fees.	
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-authorized debit card transactions.	
ODP Advance Fee (ODP LOC)	\$9.95 per day
Imposed on transfers from an overdraft line of credit to cover overdrafts created by checks, ACHs, or other electronic means. Transfers do not occur to pre-authorized debit card transactions.	
Stop Payment Charge	\$32 Each
Stop Payment Charge via Online Banking or Telephone Banking	\$20 Each
Wire Transfer Fee - Domestic Incoming	\$15 Each
Wire Transfer Fee - Domestic Outgoing	\$25 Each
Wire Transfer Fee - International Incoming	\$25 Each
Wire Transfer Fee - International Outgoing	\$50 Each
Cashier's Check	\$7 Each



Counter Items	\$1 per page
Items print 4 to a page. Available for checks and deposit slips.	
Deposited Canadian Item	\$50 per Item
Collection Item Fee - Incoming	\$10 per Item
Collection Item Fee - Outgoing	\$20 per Item
IRA Withdrawal Fee	\$25
This fee is charged when transferring an IRA to another institution.	
Dormant Account Service Charge	\$5 per month up to \$60 per account
The Dormant Account Service Charge is charged after 12 months of inactivity.	
Debit Card Replacement Fee	\$10 per card
Statement Copy Without Check Images	\$2 per Statement
Statement Copy with Check Images	\$5 per Statement
Research/Account Balancing	\$40 per Hour (1 hour minimum)
Garnishment	\$75 per Request
Levy/Other Legal Proceeding	\$75 per Request
Safe Deposit Box Annual Rates	2 X 5 - \$15 3 X 5 - \$21 3 X 10 - \$42 5 X 10 - \$65 10 X 10 - \$105 11 X 12 - \$120 15 X 22 - \$240 15 X 44 - \$480
Safe Deposit Box Replacement Key	\$40 per Key
Safe Deposit Box Drilling	\$275 per Box

