



## FREE KASASA CASH CHECKING

**Enjoy high interest earnings and refunds on ATM withdrawal fees.\***

Free Kasasa Cash® checking is free checking that pays — earn up to **2.00% APY\*** every month just for doing banking basics that you probably already do, like using your debit card.

You'll also get refunds on ATM withdrawal fees, nationwide — so every ATM is your ATM, whether you're in Milledgeville or elsewhere. Link your account to a Kasasa Saver® to make saving simple.

### DETAILS

- Free checking plus really high interest
  - 2.00% APY\* on balances up to \$24,999.99
  - 2.00% to 0.60% APY on balances over \$24,999.99 depending on balance in account\*
  - 0.05% APY\* if qualifications aren't met
- Refunds on ATM withdrawal fees, nationwide (unlimited)\*
- Link to Kasasa Saver to build savings automatically
- No minimum balance to earn rewards
- No monthly service fee
- Free online banking
- Free mobile banking with mobile deposit
- Free eStatement
- Free online bill payment available
- Unlimited check writing
- \$50 minimum deposit to open

Don't forget to open your Kasasa Saver account to maximize your rewards!

### EARNING YOUR REWARDS IS EASY!

All that stands between you and your rewards are things you probably do anyway. To earn your rewards, just do the following transactions and activities in your Kasasa Cash account during each Monthly Qualification Cycle:

- Have at least 12 debit card purchases post and settle
- Be enrolled in and agree to receive eStatements
- Be enrolled in and log into online banking

**That's all there is to it!** And even if you don't meet your qualifications during the month, your Kasasa Cash account is still free — and you'll still earn our base rate of interest. Plus, you can get right back to earning your full rewards the very next month.

\*Account transactions and activities may take one or more business days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by Century Bank and Trust as ATM transactions, and purchases made with debit cards not issued by our Bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. "Monthly Qualification Cycle" means a period beginning one (1) business day prior to the first day of the current monthly statement cycle through one (1) business day prior to the close of the current monthly statement cycle. When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, balances up to \$24,999.99 receive an APY of 2.00%; and balances over \$24,999.99 earn 0.249% interest rate on the portion of balance over \$24,999.99, resulting in a range from 2.00% to 0.60% APY depending on the account's balance (assuming an average balance of \$125,000.) You will receive reimbursements for domestic ATM fees incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented within 60 days of transaction for reimbursements of individual ATM fees of \$5.00 or higher. When Kasasa Cash qualifications are not met, all balances in the account earn .05% APY and ATM fees are not refunded. Interest and ATM fee reimbursements will be credited to your Kasasa Cash account on the last day of the monthly statement cycle. APY = Annual Percentage Yield. APYs are accurate as of 01/16/2018. Rates and rewards are variable and may change at our discretion after account is opened without notice to you. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$50 minimum deposit is required to open the account. At least 12 debit card transactions, enrollment electronic services (e.g. online banking, electronic statements) and log-ons are required to meet some of the account's qualifications. Limit one account per Social Security Number. There are no recurring monthly service charges or fees to open or close this account. Contact a Century Bank and Trust service representative for additional information, details, restrictions, processing limitations and enrollment instructions. Member FDIC.



## FREE KASASA CASH BACK CHECKING

**Enjoy cash back on debit card purchases and refunds on ATM withdrawal fees.\***

Free Kasasa Cash Back® pays you to go shopping — get **2.50% cash back** on your everyday debit card purchases up to **\$90** per year (\$7.50 per month).\*

You'll also get refunds on ATM withdrawal fees, nationwide — so you can get to your money anywhere, anytime. Link your account to a Kasasa Saver® to make saving effortless.

### DETAILS

- Free checking that pays you back
- 2.50% cash back on debit card purchases\*
  - Cash back earned on up to \$300 in purchases monthly
  - Earn up to \$90 cash back per year, \$7.50 per month
- Refunds on ATM withdrawal fees, nationwide (unlimited)\*
- Link to Kasasa Saver to build savings automatically
- No minimum balance to earn rewards
- No monthly service fee
- Free online banking
- Free mobile banking with mobile deposit
- Free eStatement
- Free online bill payment available
- Unlimited check writing
- \$50 minimum deposit to open

Don't forget to open your Kasasa Saver to maximize your rewards!

### EARNING YOUR REWARDS IS EASY!

All that stands between you and your rewards are things you probably do anyway. To earn your rewards, just do the following transactions and activities in your Kasasa Cash Back account during each Monthly Qualification Cycle:

- Have at least 12 debit card purchases post and settle
- Be enrolled in and agree to receive eStatements
- Be enrolled in and log into online banking

**See? No biggie.** And even if you don't meet your monthly qualifications, your Kasasa Cash Back account is still free. Plus, you can get right back to earning your rewards the very next month.

\*Account transactions and activities may take one or more business days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by Century Bank and Trust as ATM transactions, and purchases made with debit cards not issued by our Bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. "Monthly Qualification Cycle" means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive (1) 2.50% cash back on up to a total of \$300.00 debit card purchases that post and settle to the account during that cycle period. A maximum of \$7.50 cash back may be earned per Monthly Qualification Cycle. When Kasasa Cash Back qualifications are not met no cash back payments are made and ATM fees are not refunded. You will receive reimbursements for domestic ATM fees incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented within 60 days of transaction for reimbursements of individual ATM fees of \$5.00 or higher. Kasasa Cash Back payments will be credited to your Kasasa Cash Back account on the last day of Statement Cycle. Rates and rewards are variable and may change at our discretion after account is opened without notice to you. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$50 minimum deposit is required to open the account. At least 12 debit card transactions, enrollment electronic services (e.g. online banking, electronic statements) and log-ons are required to meet some of the account's qualifications. Limit one account per Social Security Number. There are no recurring monthly service charges or fees to open or close this account. Contact a Century Bank and Trust service representative for additional information, details, restrictions, processing limitations and enrollment instructions. Member FDIC.



## KASASA SAVER

**Build savings automatically while earning a high rate of return.**

Kasasa Saver® makes saving simple — it links to your free Kasasa Cash® or Kasasa Cash Back® checking to help you build your savings every month.

When you earn cash rewards in your Kasasa® checking, those earnings transfer into Kasasa Saver. Plus, Kasasa Saver pays up to **0.75% APY!**\* That's Kasasa at Century Bank & Trust —accounts that reward you for keeping your money local with us.

### DETAILS

- Links to free Kasasa Cash or Kasasa Cash Back checking
- Automatic transfers of Kasasa Cash or Kasasa Cash Back earnings
- 0.75% APY\* on balances up to \$24,999.99
- 0.75% to 0.35% APY on balances over \$24,999.99 depending on balance in account\*
- 0.05% APY\* if qualifications are not met on Kasasa Cash or Kasasa Cash Back
- No monthly service fee
- No minimum balance to earn rewards
- Free online banking
- Free mobile banking
- Free eStatements
- \$50 minimum deposit to open
- 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 exceeding 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 month. There will be a \$5 Excess MMD transaction charge for each debit exceeding this limit.

### EARNING YOUR REWARDS IS EASY!

Qualifying for your Kasasa Cash or Kasasa Cash Back account automatically qualifies you for the highest Kasasa Saver rate too. To earn your rewards, just do the following transactions and activities in your Kasasa Cash or Kasasa Cash Back account during each Monthly Qualification Cycle:

- Have at least 12 debit card purchases post and settle
- Be enrolled in and agree to receive eStatements
- Be enrolled in and log into online banking

**That's it!** And even if you don't meet your qualifications during the month, your Kasasa® accounts are still free — and you'll still earn our base rate of interest on Kasasa Saver. Plus, you can get right back to earning your full rewards the very next month.

**Kasasa Cash (Stand Alone):** When your Kasasa Cash account qualifications are met during a monthly qualification cycle, (1) balances up to \$24,999.99 receive APY of 2.00%; (2) balances over \$24,999.99 earn 0.249% interest rate on the portion of balance over \$24,999.99, resulting in a range from 2.00% to 0.60% APY depending on the account's balance (Assuming an average balance of \$125,000); (3) you will receive reimbursements for nationwide ATM fees incurred during the qualification cycle. Interest and ATM fee reimbursements will be credited to your Kasasa Cash account on the last day of the current statement cycle. When Kasasa Cash qualifications are not met, all balances in the account earn 0.05% and ATM refunds are not made. Minimum to open is \$50.00. APYs accurate as of 01/16/2018. Rates and rewards are variable and may change after account is opened. Qualifying transactions must post to and settle account during monthly qualification cycle. Transactions may take one or more business days from the date transaction was made to post to and settle to the account. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. ATM processed transactions do not count towards qualifying debit card transactions. An ATM receipt must be presented within sixty (60) calendar days of transaction for reimbursements of individual ATM fees of \$5.00 or higher. Fees may reduce earnings. APY = Annual Percentage Yield. Limit one account per Social Security Number.

**Kasasa Cash Linked To Kasasa Saver:** When your Kasasa Cash account qualifications are met during a monthly qualification cycle, (1) balances up to \$24,999.99 receive an non-compounding APY\* of 2.00%; (2) balances over \$24,999.99 earn 0.25% interest rate on the portion of balance over \$24,999.99, resulting in a non-compounding range from 2.00% to 0.60% APY\* depending on the account's balance (Assuming an average balance of \$125,000) (3) you will receive reimbursements for nationwide ATM fees incurred during the qualification cycle. Interest and ATM fee reimbursements will be credited to your Kasasa Cash account on the last day of the current monthly statement cycle and are automatically transferred to the linked Kasasa Saver account within one day. When Kasasa Cash qualifications are not met, all balances in Kasasa Cash earn a non-compounding APY\* of 0.05% and ATM fee refunds are not made. Minimum to open is \$50.00. APYs accurate as of 01/16/2018. Rates and rewards are variable and may change at our discretion after account is opened without notice to you. Qualifying transactions must post to and settle account during monthly qualification cycle. Transactions may take one or more business days from the date transaction was made to post to and settle account. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. ATM processed transactions, transfers between accounts, debit card purchases processed by merchants and received at our bank as ATM transactions, and purchases made with debit cards not issued by our bank, do not count towards qualifying debit card transactions. An ATM receipt must be presented within sixty (60) calendar days of transaction for reimbursements of individual ATM fees of \$5.00 or higher. Fees may reduce earnings. APY = Annual Percentage Yield. Limit one account per Social Security Number. \*The interest earned within the Kasasa Cash account does not compound since it is automatically transferred to the Kasasa Saver account. Automatic transfer may cause an overdraft to your Kasasa Cash account. Account approval, qualifications and rules apply. Contact institution for details. Member FDIC.

# Century Bank & Trust

## Non-Kasasa Consumer Deposit Accounts and Miscellaneous Services & Fees

### Regular Checking Account

- Minimum to open is \$50
- Unlimited debits (paper or electronic)
- 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.
- A \$10 service charge will be charged for accounts closed within 6 months of the opening date.

### 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.
- A \$10 service charge will be charged for accounts closed within 6 months of the opening date.

### 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.
- In Person transfers from this account to another account in the bank or cash withdrawals are unlimited.
- Federal banking regulation limits transfers to another account or to third parties by preauthorized, automatic, telephone, computer, mobile device or by check, draft, debit card or similar order 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 will be charged for accounts closed within 6 months of the opening date.

### 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, mobile device 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 will be charged 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, mobile device 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 will be charged 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 business day of November or deposited into the account that funded the transfers.
- A \$10 service charge will be charged if the account is closed within 6 months of the opening date.

# Century Bank & Trust

## Non-Kasasa Consumer Deposit Accounts and Miscellaneous Services & Fees

### 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. If you use an ATM 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
- Electronic Statements
- Mobile banking
- E-statements (Paperless Statements)

### Mobile Banking

With our mobile banking solution, you can securely access your deposit and loan accounts, view your balances and history, initiate routine financial transactions (including funds transfers), and pay bills electronically – anytime, anywhere.

### EcoView e-Statements

You now have the ability to securely view, print, and save your monthly and quarterly statements from your internet banking page. And, you will have access to your account statement faster than ever before! You will receive your EcoView e-Statement sooner than with regular mail. You will receive e-mail messages letting you know when your latest statements are available. EcoView also protects you from identity theft. By keeping personal information out of your mailbox, you also take an additional precaution against account fraud. Rest assured that electronic statements are protected by the latest data encryption methods.

\*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.



## Century Bank & Trust

### Non-Kasasa Consumer Deposit Accounts and Miscellaneous Services & Fees

#### Miscellaneous Services & Fees

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

Overdraft 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 returned item fees and overdraft fees you may be charged in a day for overdrawing your account is 5 fees 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                         **\$10 each**  
                   Outgoing                         **\$20 each**  
 International: Incoming                       **\$25 each**  
                   Outgoing                         **\$50 each**

Cashier's Check                                 **\$ 5 each**

Money Order                                     **\$ 5 each**

Deposited Canadian Items                   **\$30 each**

ATM/Debit Card Replacement Fee         **\$ 5 per card**

ATM withdrawals (not on-us banks)       **\$ 2 service charge for each withdrawal**

Statement copy without check images     **\$ 2 per statement**

Statement copy with check images       **\$ 5 per statement**

Research/Account Balancing               **\$25 per hour (1 hour minimum)**

Garnishment                                   **\$50 per request**

Levy/Other Legal Proceeding               **\$50 per request**

Deposit Item Return Fee                   **\$ 5 per item**

Dormant Account                               **Up to \$60 per account**

**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

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: (478) 457-3212  
 Mobile Banking: **CenturyBank2go**