

Community National Bank Schedule of Fees

Effective July 1, 2022

ATM & Debit Transactions:	
Transaction fee at CNB, VINA, Falcon Network ATMs	No Charge
Transaction fee at CNB ATMs (using non CNB Debit card)	\$2.75
Transaction fee at non-CNB or Falcon Network ATMs (using CNB Debit card)	\$2.75
Point-of-sale Transaction	No Charge
Lost Card Replacement	\$15.00
Rush Order/Overnight	\$65.00
Currency Conversion Fee (Bank fee is 1% and VISA's International Currency Conversion Fee is 1%)	2% of transaction amount
Check Cashing (non-customers)	\$13.00
CNB NetXpress™ Internet Banking	No Charge
Internet Bill Pay	No Charge
24-Hour XPRESS® Telephone Banking	No Charge
Coin & Currency Orders (non-customers)	\$25.00
Collection Items:	
Bond Coupons (per item)	\$25.00
Domestic/Foreign Checks	\$35.00
Conversion of Foreign Currency to US Dollars	\$32.50
Foreign Currency Orders	\$30.00
Other Fees:	
FAX (non-customers)	\$1.50
Incoming (per page)	
Outgoing (per page)	\$3.00
IRS Levy/Garnishment	\$100.00
Early Closure of Account (within 90 days of account opening date)	\$20.00
Night Depository Bags	No Charge
Official Checks:	
Canadian Drafts	\$8.00
Cashier's Checks	\$6.50
Personal Money Orders	\$5.00
Overdraft Fees*:	
Paid Item Fee/Returned Item Fee	\$30.00
Overdraft Protection:	
Transfer from Savings**	\$6.50

Research (per hour) Minimum Charge \$32.00	\$32.00
Safe Deposit Boxes (check local office for rates and sizes)	
Safe Deposit Box Key Replacement	\$40.00
Savings Bonds Re-issue	\$5.50
Stop Payment	\$29.00
Statement Reconciliation	No Charge
Telephone Transfer	\$4.00
Temporary Counter Check	\$25.00
Abandoned Property Fee	\$25.00
Dormant Account Fee ***	\$2.00
Paper Statement Fee/Consumer	\$4.00
Paper Statement Fee/Business	\$8.00
Wire Transfers:	
Incoming	\$14.00
Outgoing Domestic	\$25.00
Incoming International	\$14.00
Outgoing International	\$65.00

*Overdraft fees apply to overdrafts on checking, savings and money market accounts created by check, in-person withdrawal, or other electronic means.

*Overdraft returned item fees may be charged multiple times, if an item or payment is presented multiple times, and the account does not have sufficient funds. The bank does not monitor or control the number of times an item or payment is presented.

**Savings account balances will not be dropped below \$100.00 to cover overdrafts serviced by Savings Overdraft Protection.

***A deposit account (checking, savings, and club) is considered dormant if it has had no activity and bank statements have not been delivered due to an invalid address for three years.