



Products and Services and Schedule of Fees

All products and services offered by the bank are available at each banking center, unless otherwise specified below.

Loans Products

- Residential Mortgage Purchase/Refinance
- First Time Home Buyer Mortgage
- Home Equity Loan
- Home Equity Line of Credit
- Residential Mortgage Construction - Owner Builder
- Residential Mortgage Construction - Full Contract
- Raw Land Purchase
- Commercial Mortgage Purchase/Renovate/Refinance/Construction
- Commercial Term Loans – Equipment, Vehicle, Working Capital, Business Acquisitions
- Business Line of Credit
- Commercial Standby Letter of Credit
- Business Visa® Credit Card
- Personal Secured Term
- Personal Unsecured Term
- Personal Secured Line of Credit
- Personal Unsecured Line of Credit
- Personal Visa® Credit Card
- Automobile Loans – New and Used
- Share Loans – secured by cfsbank deposit account

Consumer Checking Accounts:

- Free Checking
- Regular Checking

Consumer Savings and Money Market Accounts:

- Money Market
- Passbook Savings
- Statement Savings
- Christmas Club
- Vacation Club
- Certificate of Deposit – 6 months, 13 month special, 18 month, 30 month special, 5 year special, 1 – 6 years

Retirement Savings Plans and Educational Savings Accounts:

- Traditional Individual Retirement Account Certificate of Deposit
- Roth Individual Retirement Account Certificate of Deposit
- Educational Savings

Additional Consumer Products and Services:

- Automatic loan payment from a statement savings or checking account
- Credit card cash advance
- Certified checks
- Direct deposit
- Drive-in facility
- Mobile deposit
- Money orders
- Night deposit facilities
- Online banking
- Online bill pay
- Safe deposit box *(Seven Fields office only)*
- Self-service storage lock boxes *(Hempfield, Monongahela, Peters Township, and Washington Offices only)*
- Telephone banking
- Visa® Check/Debit Card
- Wire transfers
- Zelle®
- 24-hour Automated Teller Machines (ATM) – all accept deposits
- Round-up

Commercial Banking Products and Services:

- Business Tiered Interest Custom Checking Account
- Business Statement Savings Account
- Business Money Market Account
- Business Certificate of Deposit – 6 months to 10 years
- Business Internet Banking
- MasterCard®/Visa® Merchant Services Program
- Remote Deposit Merchant Capture
- Money-Market Sweep Account
- Automatic loan payment from a statement savings or checking account
- Drive-in facility
- Mobile Deposit
- Money orders
- Night deposit facilities
- Online banking
- Wire transfers

Fee Schedules

cfsbank's consumer fee schedule and business fee schedule are attached after this page.

cfsbank

Consumer Fee Schedule

Effective January 4, 2023

Checking Account(s):	Savings Account(s):
<ul style="list-style-type: none"> • Regular Checking Account Service Fee (monthly) \$ 7.00* • Premium Checking Account Service Fee (monthly) \$ 8.00* • Official Bank Check Fee \$ 10.00 • Stop Payment Fee \$ 35.00 • Overdraft Fee (Per Presentment) \$35.00** • Continuous Overdraft Fee (per day) \$5.00*** • Overdraft Protection Fee (per day) \$15.00** • Visa Debit (Check) Card Holder Fee No Charge • Visa Debit Card Purchase (per transaction): <ul style="list-style-type: none"> PIN Point of Sale (debit transaction) No Charge Signature (credit transaction) No Charge • Visa Debit Card Withdrawal/Deposit at: <ul style="list-style-type: none"> cfsbank ATM No Charge Freedom Alliance Network ATM No Charge • Card Replacement Fee \$ 7.00 • Foreign ATM Transaction Fee (each occurrence) No Charge • Check Printing Fee (price based on style selected) • Copy of Check (each check) \$ 2.00 • Copy of Statement Fee \$ 8.00 • Fee Per Hour to Reconcile Statement (1 hr. minimum) \$25.00 • Wire Transfer Fee - Domestic (in, each occurrence) \$20.00 • Wire Transfer Fee - Domestic (out, each occurrence) \$25.00 • Wire Transfer Fee - Foreign/International (in or out, each occurrence) \$45.00 • Escheat Processing Fee \$ 20.00 	<ul style="list-style-type: none"> • Service Charge on Passbook Savings Accounts (for balances less than \$50.00, monthly) \$ 3.00 • Service Charge on Statement Savings Accounts (for balances less than \$50.00, monthly) \$ 3.00 • Service Charge on Money Market Fund Accounts (for balances less than \$50.00, monthly) \$ 5.00 • Inactive Account Fee (semi-annual) (see Truth in Savings Disclosure) \$ 7.00 • Overdraft Protection Fee (per day) \$ 15.00** • Statement Savings ATM Card Holder Fee No Charge† • Card Replacement Fee \$ 7.00 • Foreign ATM Transaction Fee (each occurrence) No Charge • Copy of Statement Fee \$ 8.00 • Official Bank Check Fee \$10.00 • Fee Per Hour for Savings History (1 hr. minimum) \$25.00 • Wire Transfer Fee - Domestic (in, each occurrence) \$20.00 • Wire Transfer Fee - Domestic (out, each occurrence) \$25.00 • Wire Transfer Fee - Foreign/International (in or out, each occurrence) \$45.00 • Escheat Processing Fee \$20.00 • IRA Transfer Fee \$ 100.00
<p>Miscellaneous:</p> <ul style="list-style-type: none"> • Coin Bag \$ 7.00 • Night Deposit Bag \$18.00 • Money Orders (\$2,000.00 maximum) \$ 2.00 • Bond Coupons (per envelope) \$30.00 • Bond Coupons Returned (per envelope) \$15.00 • Canadian Check Processing Fee (per item) \$15.00 • Foreign Check Processing Fee (per item) \$65.00 • Canadian/Foreign Checks Sent for Collection (Plus Collection Bank(s) Fees) \$30.00 • Copy of Bank Check (per check) \$8.00 • Levies/Writs/Legal Fees \$50.00 • Fee Per Hour for Mortgage/Account History Research (1 hr. minimum) \$25.00 • Safe Deposit Box/Lock Box Rental Fee (fee based on size selected) • Lost Safe Deposit/Lock Box Key Fee (per key) \$15.00 • Required Drilling of Safe Deposit Box (Plus bank costs) \$15.00 • Rush ATM/Debit Card Fee \$75.00 • Photocopy Service (per page) \$1.00 • Scan/Electronic Transmission Fee (first ten pages) \$ 5.00 • (each additional page) \$.50 • Online Banking/Bill Pay Fee (per month) No Charge • External Online Banking Transfer - Standard Delivery No Charge • External Online Banking Transfer - Express Delivery \$3.00 	
<p>* Please refer to Truth in Savings (Regulation DD) account disclosure for minimum balance requirements to avoid service charges for checking accounts. ** An insufficient fund/overdraft may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. ***Continuous Overdraft Fee of \$5.00 assessed each day your account remains overdrawn for a period greater than 4 consecutive calendar days, up to a maximum of \$70.00. This charge is in addition to any Overdraft Item Fees or Returned Item Fees (NSF) assessed. † Not available on Passbook Savings and Non-Profit Organizations.</p>	



101 McKean Avenue, Charleroi, PA
724-483-3566 <https://cfsbank.bank>

cfsbank

Business Fee Schedule

Effective July 30, 2021

At **cfsbank**, we strive to offer you the most reasonably priced business checking account available. Whether your business is well established, or if you're just starting out, you'll find our Business Checking Account Program is delivered to you in a professional and personal way.

The following transaction fees will apply to Business Checking accounts and Business Savings Accounts when applicable.

• Monthly Service Fee	Varies by Account
• Checks Paid (per check)	\$.12
• Checks Deposited (per check)	\$.08
• NSF (non-sufficient funds)/Overdraft Fee	\$ 35.00**
• Continuous Overdraft Fee (per day)	\$ 5.00***
• Stop Payment Fee	\$ 35.00
• Night Deposit Bags	\$ 18.00
• Coin Bag	\$ 7.00
• Business Visa Debit (Check) Card Holder Fee	No Charge
• Business Visa Debit Card Purchase (per transaction):	
PIN Point of Sale (debit transaction)	No Charge
Signature (credit transaction)	No Charge
• Business Visa Debit Card Withdrawal/Deposit at:	
cfsbank ATM	No Charge
Freedom Alliance Network ATM	No Charge
• Card Replacement Fee	\$ 7.00
• Foreign ATM (non-STAR©) Transaction Fee (each occurrence)	No Charge
• Levies/Writs/Legal Fees	\$ 50.00
• Fee Per Hour for Account Research (1 hr. minimum)	\$ 25.00
• Copy of Check (each check)	\$ 2.00
• Photocopy Services (per page)	\$ 1.00
• Scan/Electronic Transmission Fee (first ten pages)	\$ 5.00 (each additional page \$.50)
• Official Bank Check Fee	\$ 10.00
• Copy of Statement Fee	\$ 8.00
• Fee Per Hour to Reconcile Statement (1 hr. minimum)	\$ 25.00
• Wire Transfer Fee – Domestic (in, each occurrence)	\$ 20.00
(out, each occurrence)	\$ 25.00
• Wire Transfer Fee – Foreign/International (in or out, each occurrence)	\$ 45.00
• Canadian Check (per item)	\$ 15.00
• Foreign Check Processing Fee (per item)	\$ 65.00
• Check Printing (price based on style selected)	
• Canadian/Foreign Checks Sent for Collection (plus Collection Bank(s) Fees)	\$ 30.00
* Merchant Capture Fee: Monthly	\$ 19.00 Low Volume Scanner
Monthly	\$ 24.00 High Volume Scanner
• Business Internet Banking Fees	
Level One (per month)	\$ 15.00
Level Two (per month)	\$ 30.00
• Escheat Processing Fee	\$ 20.00
• Rush ATM/Debit Card Fee	\$ 75.00

Prices subject to change upon 30 days advance written notice.

** An insufficient fund/overdraft may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

*** Continuous Overdraft Fee of \$5.00 assessed each day your account remains overdrawn for a period greater than 4 consecutive calendar days, up to a maximum of \$70.00. This charge is in addition to any Overdraft Item Fees or Returned Item Fees (NSF) assessed.

**Member
FDIC**

101 McKean Avenue, Charleroi, PA
724-483-3566 www.cfsbank.bank