

PERSONAL ACCOUNT FEE SCHEDULE

Effective August 24, 2023

CHECKING ACCOUNTS

PERFORMANCE PLUS CHECKING ¹	
Average Monthly Combined Balance to Waive Monthly Maintenance Service Charge	\$10,000
Monthly Maintenance Service Charge	\$20

PERFORMANCE CHECKING ¹	
Average Monthly Balance to Waive Monthly Maintenance Service Charge	\$1,000
Average Monthly Combined Balance to Waive Monthly Maintenance Service Charge	\$2,500
Monthly Maintenance Service Charge	\$10

SIMPLE CHECKING	
Simple Checking ²	No Fee
Simple Checking for Students	No Fee

CSB ONE CHECKING ³	
CSB One Checking	No Fee

CSB DEBIT MASTERCARD [®]	
Transactions at CSB ATMs	No Fee
Per Transaction at all other ATMs (Basic Savings Account only) Withdrawal/Balance Inquiries (surcharges by other banks may apply)	\$1
Point of Sale (POS)	No Fee
Re-Issue Card Expedited Mail (domestic) Expedited Mail (international)	\$25 \$25+Shipping
International ATM & Point of Sale (POS) Transactions (per transaction)	0.75%

SAVINGS AND MONEY MARKET ACCOUNTS

HIGH YIELD MONEY MARKET ⁴	
Average Monthly Balance to Waive Monthly Maintenance Service Charge	\$1,000
Monthly Maintenance Service Charge	\$10

SIMPLE SAVINGS ⁴	
Average Monthly Balance to Waive Monthly Maintenance Service Charge	\$250
Monthly Maintenance Service Charge ²	\$5

BASIC SAVINGS ⁴	
Average Monthly Balance to Waive Monthly Maintenance Service Charge	\$10
Monthly Maintenance Service Charge ²	\$1

RETIREMENT	
Traditional and Roth IRA Plan Annual Fee	\$15
SEP Plan Annual Fee	\$25
SIMPLE Plan Annual Fee	\$25
Trustee Transfers (per transfer)	
Per Transfer	\$30
Expedited Mail Transfer	\$30
Wire Transfer	See Wire Fees

ATM SURCHARGE REFUNDS	
Performance Plus Checking	Unlimited
Performance Checking	Up to \$12 Monthly
CSB One Checking	Up to \$12 Monthly
Simple Checking for Students	Up to \$12 Monthly
High Yield Money Market	Up to \$12 Monthly

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OTHER SERVICES

PERSONAL ONLINE BANKING	
BillPay Service	
Rush Delivery (<i>per overnight payment by ACH</i>)	\$7
Rush Delivery (<i>per overnight payment by check</i>)	\$30
eTransfer	
Premium Outbound Transfer (<i>per transfer</i>)	\$8

DOMESTIC WIRE TRANSFERS	
Outgoing (<i>per wire transfer</i>)	\$25
Incoming (<i>per wire transfer</i>)	\$12

FOREIGN ITEMS	
Foreign Wire Transfers	
Outgoing (<i>per wire transfer</i>)	\$40
Incoming (<i>per wire transfer</i>)	\$12
Canadian Check Collection (<i>per item, plus other bank's fees</i>)	\$25
Foreign Check Collection (<i>per item, plus other bank's fees</i>)	\$40

MONEY ORDERS AND TREASURER'S CHECKS	
Money Orders ⁵	\$4
Treasurer's Checks ⁵	\$6

SAFE DEPOSIT BOXES	
See separate Safe Deposit Box Fee Schedule	

MISCELLANEOUS	
Domestic Check Collection (<i>per item, plus other bank's fees</i>)	\$30
Check Printing	Fees Vary
Coin Counter Fee	Customers 5% Non-Customers 10%
Copy of any Document	\$3
Levy Processing	\$75
Insufficient Funds (NSF)/Uncollected Funds (UCF) and EFT and Debit Card Overdrafts ^{2,6,7,8}	Paid Item \$25
Overdraft Line of Credit Annual Fee (<i>waived for Performance Plus, and CSB One Accounts; \$10 discount for Performance Checking</i>)	\$25
Research (<i>per hour, including statement copies</i>)	\$25
Stop Payment (<i>per item</i>)	\$30

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¹Performance Plus and Performance Checking offer fee waivers on many services. Please refer to the Truth-In-Savings disclosure for personal accounts for details on the eligible balances and fee waivers for each of these accounts.

²Special notice for customers who are 18 years of age or younger or 65 years of age or older. If you have notified the bank of your eligibility, you are exempt from monthly maintenance service charges on one Simple Checking account and one Simple Savings account. Additionally, the NSF/UCF/EFT and debit card overdraft fee will be reduced to \$5.

³Please refer to the Truth-In-Savings Disclosure for eligibility and program requirements.

⁴A \$10 excess activity fee may be charged for each transaction in excess of the stated limitations. See Truth-In-Savings Disclosure for details.

⁵Waived for Performance Plus Checking Accounts.

⁶A maximum of three Insufficient Funds (NSF) and Uncollected Funds (UCF) fees may be charged to an account per day. Additionally, we will not assess a fee for NSF and UCF items in the amounts of \$10 or less.

⁷NSF/UCF/EFT debit card overdraft fees for non-recurring debit card items are charged only for those customers who opt-in to non-recurring debit card overdrafts.

⁸You may be assessed additional Insufficient Funds (NSF) or Uncollected Funds (UCF) fees for the same item if the sending bank or merchant requests that the item be represented for payment.

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