

Common Features

(Limits and Fees)

Centinel Bank of Taos
512 Paseo Del Pueblo Sur
Taos, NM 87571
(575) 758-6700

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

Overdraft Fee Categories. The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

| | |
|--|----------------------------|
| OVERDRAFT CHARGE | \$35.00 |
| RETURN ITEM (PER ITEM PER PRESENTMENT) | \$35.00 |
| INCOMING DOMESTIC WIRE TRANSFER (CUSTOMERS ONLY) | \$15.00 |
| OUTGOING DOMESTIC WIRE TRANSFER (CUSTOMERS ONLY) | \$40.00 |
| INCOMING INTERNATIONAL WIRE (CUSTOMERS ONLY) | \$20.00 |
| OUTGOING INTERNATIONAL WIRE (CUSTOMERS ONLY) | \$80.00 |
| SIGNATURE GUARANTEE | \$5.00 |
| NOTARY SERVICES (PER ACKNOWLEDGEMENT) | \$5.00 |
| ROLLED COIN | 10% OF THE TOTAL AMOUNT |
| STATEMENT RECONCILIATION | \$30.00 |
| STATEMENT REPRINT | \$10.00 |
| STOP PAYMENT | \$35.00 |
| OOPS TRANSFER (PER TRANSFER) | \$7.00 |
| CASHIERS CHECKS (CUSTOMERS ONLY) | \$10.00 |
| MONEY ORDERS (CUSTOMERS ONLY) | \$7.00 |
| ACCOUNT CLOSING WITHIN 90 DAYS | \$50.00 |
| DORMANT ACCOUNT (2 1/2 YEARS INACTIVITY) | \$15.00 |
| RETURNED MAIL | \$15.00 |
| TELEPHONE TRANSFERS (WITH REPRESENTATIVE ASSISTANCE) | \$5.50 |
| DEBIT CARD REPLACEMENT (OVERNIGHT MAIL) | FED EX FEE + \$15.00 |
| CHECK IMAGES ON STATEMENTS | \$3.00 |

| | |
|---|--------------------------------|
| SAFE DEPOSIT BOX RENTAL | \$25.00 - \$200.00 |
| Must have an active checking account with Centinel Bank set up with auto pay. Rental amount determined by size. Sizes available range from 2x5 to 10x10. Rentals are subject to availability | |
| SAFE DEPOSIT KEY DEPOSIT | \$125.00 |
| SAFE DEPOSIT BOX LOST KEY REPLACEMENT | \$125.00 |
| SAFE DEPOSIT BOX DRILLING | \$600-\$1000 |
| CHECK CASHING \ ON-US CHECKS OR GOVERNMENT ISSUED CHECKS (NON-CUSTOMER) | \$10.00 |
| COUNTER CHECKS (3 PER PAGE) | \$2.00 PER PAGE |
| GARNISHMENTS\LEVIES | \$100.00 |
| ACCOUNT RESEARCH | \$30.00/HR MINIMUM OF ONE HOUR |
| ACCOUNT RESEARCH (LEGAL REVIEW) | \$275.00 |
| NIGHT DEPOSITORY LOCK BAGS | \$50.00 |
| NIGHT DEPOSITORY FEE | \$10.00 |
| FORIGEN COLLECTIONS\FORIEGN CURRENCY EXCHANGES | \$50.00 |
| CBT INITIATED ACH TRANSFERS | \$10.00 PER TRANSFER |
| CASH MANAGEMENT ONLINE SERVICES | \$35.00 MONTHLY |
| CASH MANAGEMENT ACH FILE | \$7.00 PER FILE |
| CASH MANAGEMENT ACH ITEMS | \$0.10 PER ITEM |
| CBT ZIPPER BAGS | \$6.00 |
| CBT COIN BAGS | \$3.00 |