

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.

CASHIERS CHECKS (CUSTOMERS ONLY)	10.00
MONEY ORDERS (CUSTOMERS ONLY)	7.00
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
CHECK IMAGES ON STATEMENTS (PER MONTH)	2.00
STATEMENT REPRINT	10.00
STOP PAYMENT	35.00
OOPS TRANSFER (PER TRANSFER)	7.00
OVERDRAFT CHARGE	35.00
RETURN ITEM (PER ITEM PER PRESENTMENT)	35.00
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)	EXPRESS MAIL + \$15.00

CHECK IMAGES ON STATEMENTS	3.00
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 BOX RENTAL	25.00-200.00
SAFE DEPOSIT KEY DEPOSIT	125.00
SAFE DEPOSIT BOX LOST KEY REPLACEMENT	125.00
SAFE DEPOSIT BOX DRILLING	SERVICE CALL + \$100
CHECK CASHING (NON-CUSTOMER)	10.00
CHANGE ORDER REQUEST	2% OF THE TOTAL AMOUNT
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 MAAGEMENT ACH FILE	7.00 PER FILE
CASH MANAGEMENT ACH ITEMS	0.10 PER ITEM
CBT ZIPPER BAGS	6.00
CBT COIN BAGS	3.00
ATM WITHDRAWAL NON-CUSTOMER	5.00