



CONSUMER SCHEDULE OF FEES AND SERVICE CHARGES

EFFECTIVE DATE: JULY 17, 2023



U.S. Century Bank



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U.S. CENTURY BANK

CONSUMER SCHEDULE OF FEES & SERVICE CHARGES

CONSUMER ACCOUNT MAINTENANCE FEES

EFFECTIVE DATE: JULY 17, 2023

PERSONAL/FLEX CHECKING	SENIOR CITIZEN CHECKING
<ul style="list-style-type: none"> Minimum Balance of \$100 to open account. Maintenance Fee: None 	<ul style="list-style-type: none"> Minimum balance of \$100 to open account. Maintenance Fee: None
NOW ACCOUNT	CENTURY GOLD PERSONAL/FLEX MM (MONEY MARKET)
<ul style="list-style-type: none"> Minimum balance of \$1,000 to open account. Maintenance Fee: \$10.00 per monthly statement cycle, if the balance falls below \$1,500 Item Fee: \$.15 per monthly statement cycle for every check paid, deposit slip, and check deposited if the collected balance falls below \$1,500 Monthly Printed Statement Service Fee: \$4.97 	<ul style="list-style-type: none"> Minimum balance of \$100 to open account. Minimum balance of \$500 to open account online. Maintenance Fee: \$10.00 per monthly statement cycle if the balance falls below \$2,500
CENTURY PLUS PERSONAL MM	CENTURY GOLD PERSONAL SAVINGS
<ul style="list-style-type: none"> Minimum balance of \$2,500 to open account. Maintenance Fee: \$10.00 per monthly statement cycle if the balance falls below \$2,500 	<ul style="list-style-type: none"> Minimum balance of \$500 to open account. Maintenance Fee: \$10 per quarterly statement cycle if the balance falls below \$500
PERSONAL/FLEX SAVINGS	MINOR SAVINGS
<ul style="list-style-type: none"> Minimum balance of \$100 to open account. Maintenance Fee: \$10 per quarterly statement cycle if the balance falls below \$250 	<ul style="list-style-type: none"> Minimum balance of \$20 to open account. Maintenance Fee: None
CENTURY PLUS PERSONAL SAVINGS	CENTURY PLUS PERSONAL SAVINGS*
<ul style="list-style-type: none"> Minimum balance of \$250 to open account. Maintenance Fee: \$10 per quarterly statement cycle if the balance falls below \$2,500 	<ul style="list-style-type: none"> Maintenance Fee: \$10 per quarterly statement cycle if the balance falls below \$2,500
PREMIER PERSONAL MM*	INTERNATIONAL PERSONAL CHECKING
<ul style="list-style-type: none"> Maintenance Fee: \$25 per monthly statement cycle if the balance falls below \$2,500 	<ul style="list-style-type: none"> <i>Maintenance Fee: \$25 per monthly statement cycle if the balance falls below \$25,000</i>

*No longer offered

CONSUMER SCHEDULE OF FEES & SERVICE CHARGES

ADDITIONAL FEES & SERVICES

Payment Orders		Funds/Transaction Related	
Cashier's Check		Stop Payment	\$35.00
Customer	\$10.00	Internal Transfer	\$10.00
Non-Customer	\$30.00	Charge Back Check (loan payment)	\$25.00
Counter Check	\$1.50	Deposit Correction	\$5.00
Wire Transfer		Deposit Item Chargeback	\$10.00
Incoming Wire Transfer Fee	\$15.00	Non-US Century ATM Charge	\$3.00
Outgoing Domestic Wire Transfer Fee	\$40.00	Debit Card Replacement	\$10.00
Outgoing International Wire	\$70.00	ATM/Debit Cards Special Handling	\$20.00
Wire Investigation	\$30.00	ATM/Debit Cards Rush Orders	\$60.00
Wire Tracer	\$30.00	Instant issue Debit Card	\$10.00
<i>(All fees are per item/occurrence)</i>		Non-Customer ATM Transactions	\$3.50
Safe Deposit Boxes		Levies/Garnishment/Legal Process	\$100.00
Boxes		Collection-Domestic	\$25.00
2"x5" (only available at Aventura Banking Center)	\$20.00	Collection-Foreign	\$70.00
3"x5"	\$30.00	Excessive Activity – Money Market (per item)	\$10.00
3"x10"	\$50.00	Excessive Activity-Savings Acct (per item)	\$3.00
5"x5"	\$40.00	<i>(All fees are per item/occurrence)</i>	
5"x10"	\$100.00	Nonsufficient Funds Charges	
10"x10"	\$150.00	Overdraft Funds Paid Charge*	\$38.00
Late Fee	\$10.00	(Charge will apply for every presentment of item)	
Safe Deposit Box Drilling	\$200.00	Nonsufficient Funds Return Charge*	\$38.00
Key Deposit	\$25.00	(Charge will apply for every presentment of item)	
Other Services		Overdraft Interest Rate	18.00%
Audit Confirmation	\$10.00	(for the overdrawn amount per day)	
Automatic Sweep Transfer	\$5.00	Uncollected Funds Charge (paid item)	\$27.00
Customer Safekeeping (per month)	\$5.00	Overdraft Coverage Transfer	\$10.00
Photocopy Document (per copy)	\$2.00	*NSF/Check charge applies to overdrafts created by check, in-person withdrawal, or other electronic means. Excludes one time Point of Sale (POS) and ATM transactions.	
Notary Service	\$10.00	<i>(All fees are per item/occurrence)</i>	
Signature Guarantee	\$5.00	Account Servicing	
Research (per hour)	\$25.00	Accounts Closed within 180 days of opening	\$25.00
Returned mail (per month)	\$20.00	Account Activity Printout	\$5.00
Night Depository Annual Fee	\$35.00	Account Verification Letter	\$15.00
Night Depository Key Replacement	\$25.00	Dormant Deposit Accounts	
Bulk Deposit Processing (per hour)	\$15.00	(after 12 months-excluding savings accounts)	
Coin rolls (per order)	\$5.00	Monthly Statements Cycle	\$25.00
Strapped bills-outgoing (per order)	\$5.00	Quarterly Statements	\$75.00
Bank Reference	\$10.00	Dormant Savings Accounts (after 24 months)	
Non-USCB Customer Check Cashing Fee	\$7.00	Monthly Statements Cycle	\$25.00
ACH Blocks and Filters	\$15.00	Quarterly Statements Cycle	\$75.00
External Transfer	\$3.00	Duplicate Statement	\$10.00
<i>(All fees are per item/occurrence)</i>		NOW Account	
		Printed Paper Statement Cycle Fee	\$4.97
		<i>(All fees are per item/occurrence)</i>	