

Fee Schedule Effective as of April 1, 2026

		CURRENT FEE
Insufficient Funds Charge - Paid (Check or EFT Paid causing overdraft per item)	Per check or EFT paid	\$30.00
	Maximum charge per day (or 6 charges)	\$180.00
Insufficient Funds Charge - Returned (Check or EFT Returned causing overdraft)	Per item	\$30.00
Returned Check Charge - This fee will be assessed against accounts regardless of ownership. 'Check' is defined as anything (electronic or paper) presented for payment.	Per item	\$10.00
Stop Payment Fee	Per request	\$35.00
Cashier's Check Fee	Per check	\$10.00
Cashier's Check Replacement Fee	Per check	\$35.00
Collection Fees (Items sent for special collection)	Per item	\$35.00
Paper Statement Fee	Per account, per statement mailing	\$3.00
Notary for Customers	Per signature	FREE
Notary for Non-Customers	Per signature	\$10.00
Research Records	Per hour	\$50.00
Research Copies Fee	Per page	\$1.00
Additional Statement Copies	Per statement	\$10.00
Tax Lien/Levy/Garnishment Fee	Per request	\$100.00
Expedited Debit Card Order Fee	Per request	\$45.00
Domestic Incoming Wire Fee	Per request	\$15.00
Domestic Outgoing Wire Fee	Per request	\$30.00
International Incoming Wire Fee	Per request	\$50.00
International Outgoing Wire Fee	Per request	\$50.00
Excessive Transfer Fee-- All Saving Accts	Per item over 6 monthly	\$6.00
Replacement Card Fee	Per Card	\$10.00
Written Verification of Deposit or Loan Fee	Per request	\$5.00
Early Closeout Fee	Account is closed within 90 days of opening	\$15.00
Daily Minimum Balance Fee <i>(Not Applicable to all products. Refer to Truth in Savings.)</i>	Fee is assessed once per month when minimum balance is not maintained on any day	\$5.00
Zipper Bag Fee	Per Bag	\$5.00

Night Depository Canvas Bag & Keys <ul style="list-style-type: none"> • One night depository canvas bag with keys and key to night depository chest • Additional or replacement night depository bag • Night depository key replacement 	Per bag	FREE
	Per bag	\$40.00
	Per key	\$10.00
Safe Deposit Box (SDB) – Annual Rental Fees	2 X 5	\$30.00
	3 X 5	\$35.00
	5 X 5	\$50.00
	3 X 10	\$55.00
	5 X 10	\$75.00
	10 X 10	\$100.00
Safe Deposit Box – Other Fees	10 X 15	\$125.00
	SDB Late payment	\$15.00
	SDB Lost Key	\$20.00
Safe Deposit Box – Other Fees	SDB Drill	\$400.00
Personal Checking and Savings, including Money Markets <ul style="list-style-type: none"> • Inactive Fee – No transactions for 365 days (1 year) • Dormant Fee – No transactions for 730 days (2 years) 	Per account, per month	\$3.00
	Per account, per month	\$7.00
Business Checking and Savings, Including Money Markets <ul style="list-style-type: none"> • Inactive Fee – No transactions for 365 days (1 year) • Dormant Fee – No transactions for 730 days (2 years) 	Per account, per month	\$5.00
	Per account, per month	\$10.00
Escheat Fee	Per Account, at time of submission to the state	\$50.00
Overdraft Transfer Fee (from Checking, Savings or Money Market)	Per transfer	\$5.00
Transfer Now fee for transferring money from Carter Bank to another financial institution.	Availability: In 3 days	\$3.00
	or Next day	or \$10.00
ATM Foreign Transaction Fee (when using any non-proprietary ATMs) These fees can be avoided by enrolling in and using Carter-on-the-Go Online, Mobile Banking or Telephone Banking instead of an ATM. Restrictions may apply.	Each Withdrawal	Free
	Each ATM Balance Inquiry	\$1.00
	Each ATM Deposit	\$3.00

Fee schedule questions? Please call our Customer Contact Center at 833-275-2228