



# PERSONAL ACCOUNT FEE SCHEDULE

Please be advised, when the word “Bank” is referenced in these documents, it is intended to represent Chemung Canal Trust Company and/or Chemung Canal Trust Company DBA Capital Bank, a Division of Chemung Canal Trust Company.

THE FOLLOWING TERMS APPLY TO ALL PERSONAL CHECKING ACCOUNTS:

- A minimum deposit is required to open any personal deposit account
- All accounts are subject to fees for transactions made at non-Bank ATM terminals
- All accounts are subject to fees for overdraft and other banking services listed in this schedule
- All rates are subject to change at bank’s discretion

## CHECKING

**Free Checking** – Unlimited transactions with no monthly or per-check fee and no minimum balance requirements.

**49 Forever** - Unlimited transactions with no monthly per-check fee and no minimum balance requirements. This account is entitled to 4 free ATM transactions per month (CCTC fees only) at non-Bank ATM terminals.

**Global Checking 1.0** – Young adults between the ages of 13 and 17 qualify for a free checking account with no per check fees, no minimum balance requirements, no non-bank ATM fees, and no incoming wire fees. E-statements are required to avoid \$1 monthly service charge. At age 18 this product will automatically transition into the Global Checking 2.0 product.

**Global Checking 2.0** – Unlimited transactions with no per check fees, no minimum balance requirements, no non-bank ATM fees, and no incoming wire fees. At age 26 this product will automatically transition into the Global Checking product. A \$10 maintenance fee will be assessed each month if the following criteria are not met:

- 5 non-PIN based debit card transactions
- Monthly E-statements

**Global Checking & Capital Global Rewards** – Unlimited transactions with no per check fees, no minimum balance requirements and no non-bank ATM fees. A \$10 maintenance fee will be assessed each month if the following criteria are not met:

- 8 non-PIN based debit card transactions
- Monthly E-statements
- 1 regularly scheduled direct deposit

**Variable Interest Rate NOW Checking** – Unlimited transactions with no per-check fee. A maintenance fee of \$10 will be charged each month if the daily ledger balance is less than \$1,000.

**Variable Interest Rate Health Savings Account** – This checking account is offered with no minimum deposit or minimum monthly balance requirement. No monthly maintenance fee, and Debit cards will be issued.

**Variable Interest Rate Personal Insured Money Market (IMMA)** – A maintenance fee of \$10 will be charged each month if the daily ledger balance is less than \$1,000. If more than 6 checks are paid in a calendar month, an excessive check fee will be assessed of \$3 per check.

**Variable Interest Rate Prestige/Privilege Insured Money Market (IMMA)** – A maintenance fee of \$10 will be charged each month if the daily ledger balance is less than \$1,000. If more than 6 checks are paid in a calendar month, an excessive check fee will be assessed of \$3 per check.

## SAVINGS

**Variable Interest Rate Personal Savings Account** — A maintenance fee of \$3 each month will be assessed if the daily ledger balance is less than \$250.

**Variable Interest Rate Youth Savings** - For children and young adults under the age of 22, the minimum opening deposit is \$1, there is no monthly service fee and the minimum balance required to earn interest is \$1. Upon reaching the age of 22, these accounts will be converted to the Variable-Rate Personal Savings account and become subject to the rules listed above.

**Investment Certificates, Capital Global Rewards Certificate & Individual Retirement Accounts** - The minimum penalty for any early withdrawal will be \$35 and the fee to transfer IRA funds to another institution will be \$35.

# PERSONAL ACCOUNT FEE SCHEDULE

■ Account Closed by Mail	\$35.00
■ Account Closed within first 3 Months	\$35.00
■ ATM fee (Non-Bank ATM)	\$2.00
■ Auto Pay Temporary Suspension Fee	\$35.00
■ Canadian Checks Deposited	\$35.00
■ Check Cashing Not ON US(Non-Customer)	\$35.00/check
■ Check Cashing ON US (Non-Customer)	\$5.00/check
■ Check Images Returned with Statement	\$3.00 / month
■ Collections	\$35.00
■ Counter Checks	\$1.00 each
■ Deposited/Cashed Check Returned	\$10.00
■ Deposited ACH Item Returned	\$10.00
■ Duplicate Lien Release	\$35.00
■ Holiday Club Withdrawal or Closeout	\$5.00
■ Home Equity Line of Credit Fixed Rate Conversion	\$50.00 each occurrence
■ Inactive/Dormant Account (Checking)	\$5.00 / month
■ Legal Papers Served on Account	\$100.00
■ Letter of Protest	\$35.00
■ Money Order	\$3.00
■ Notary Fee	\$2.00 Each Document
■ Official Check (Treasurer's Check)	\$5.00
■ Non-Sufficient Funds & Returned Items	\$35.00 per item (Personal accounts will not exceed 5 items per day)
■ Replacement Loan Coupon Book	\$10.00
■ Replacement of Lost ATM, VISA, HSA Check Card	\$5.00
■ Statement Copy	\$5.00 per statement
■ Stop Payment	\$35.00
■ Stop Payment fee when using Business Banker	\$30.00
■ Sustained Overdraft Fee	\$35.00
■ Savings and Line of Credit Overdraft Protection	\$3.00 each transfer
■ Unavailable Funds	\$35.00 per item (Personal accounts will not exceed 5 items per day)
■ Undeliverable Mail Fee	\$5.00 per statement
<b>Wire Transfer:</b>	
Incoming (Domestic or Foreign)	\$15.00
Outgoing (Domestic)	\$25.00
Outgoing (Foreign)	\$40.00
<b>Research</b>	
Research per hour	\$50.00
<b>Personalized Check Orders and Deposit Tickets</b>	
Price depends on style and quantity ordered	