CITIZENS STATE BANK
HUGOTON, KANSAS

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Citizens State Bank
601 S Main
Hugoton, KS 67951
(620)544-4331

COMMON FEATURES

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

Initial/Renewal Visa Debit Card	No Charge
Replacement Visa Debit Card	$15.00
Check Printing	
Fee depends on style of check ordered	
Deposit Item Returned Charge	$5.00
Closing New Account within 90 Days of Opening	$20.00
Collections	$25.00
Stop Payment	$25.00
Wire Transfers	Various
Outgoing Wire $25.00 Incoming Wire (Non-Customer) $25.00 Outgoing International Wire $50.00	
Fax, Outgoing & Incoming	Various
$2.00/first page $1.00/additional pages	
Counting Coin-Non Customer	20% total coin count
Money Order	$3.00
Bank Club or Existing Heritage Accounts, no charge	
Cashiers Checks	$5.00
Bank Club or Existing Heritage Accounts, no charge	
Photocopies	$0.10 (per page)
Garnishment	$25.00
IRS Levy	$25.00
State Levy	$25.00
Dormant Fees	Various
$5.00 fee per account per month if the balance is less than $500.00 and has had no activity for twelve months. This fee applies to the following accounts: Regular Checking, Existing Heritage Accounts, NOW Accounts, Money Market Investment Accounts, and Passbook Savings Accounts.	
Internet Banking Basic Service	No Charge
Internet Banking Bill Pay	No Charge

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Any insufficient Bill Pay transactions will receive a charge of $25.00 in addition to the regular $30.00 overdraft charge/returned check charge.
Internet Bill Pay accounts that have been inactive for six months will be closed.

Overdraft Charge/Return Check Charge/Representment/NSF(non-sufficient funds)	$30.00 per item

Overdraft/Returned Check Charge/Representment/NSF (non-sufficient funds) charges applies to overdrafts created by check, in-person withdrawal or electronic means. An account will not be charged more than $150.00 per day for these charges. A charge will not be assessed for transactions overdrawing an account by $10.00 or less unless the item has been returned.

ESCROW CHARGES (see below)	
Set-up Charge	$250.00
Monthly Payments	$25.00/single distribution $5.00/ add'l distributions
Quarterly Payments	$25.00/single distribution $5.00/ add'l distributions
Semi-annual Payments	$50.00/single distribution $5.00/ add'l distributions
Annual Payments	$100.00/single distribution $5.00/ add'l distributions
BOOKKEEPING	
Account Activity Printout	$1.00
Statement Copies-2006 and later	$5.00/statement
Account Balancing (one-hour minimum)	$20.00/hour
Account Research (one-hour minimum)	$20.00/hour

Plus $0.50 per copy of item.

Safe Deposit Box	Various

2x5 - $20.00/year
3x5 - $30.00/year
4x5 - $50.00/year
3x10- $70.00/year
5x10 - $85.00/year

Lost Key(s) and Lock Replace

Lock will be replaced and drilling fee will be imposed at cost incurred.

Periodic Statement Fee	$3.00

A $3.00/month per account type fee will be charged for printed periodic statements.
This fee will be waived for customers under 25, over 62, non-profit organizations and passbook savings accounts.

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