



FEE SCHEDULE



CB&S Bank

Since 1906

1.877.332.1710 | cbsbank.com

02/26



CB&S Bank

Since 1906

DEPOSIT ACCOUNT FEES

Personal Accounts (Monthly Service Charges)

All About U Student Account.....	No Charge
Star Rewards Account.....	No Charge
Star Account.....	No Charge
No fee for eStatements	
Paper Statement Fee/Monthly	\$5.00
Golden Customer Club if balance falls below \$100	\$7.97
Prime Advantage if balance falls below \$10,000.....	\$15.97

Business Accounts

Business Interest Checking	
Monthly Service Charge if balance falls below \$1,000	\$7.97
Star Business Checking	
Monthly Service Charge if balance falls below \$2,500	\$9.97
First 200 items free.....	\$.25 for each item over 200
Business Premium Checking	
Monthly Service Charge if balance falls below \$5,000.....	\$15.97
First 500 items free	\$.25 for each item over 500
Business Analysis Checking	
Monthly Service Charge.....	\$14.97
Deposits per item	\$0.45
Deposited Items per item	\$0.10
Checks/drafts per item	\$0.16
ACH credits/debits per item	\$0.15
Cash Deposited, per \$100	\$0.10
Business Prime Advantage	
Monthly Service Charge if balance falls below \$10,000.....	\$15.97
Business Advantage Money Market/Business Money Market	
Monthly Service Charge if balance falls below \$50,000.....	\$15.97
Sweep: One per statement cycle; each additional.....	\$5.97
Withdrawals/Debits: Six per statement cycle; each additional...	\$3.97

Savings Accounts

Star Savings/Super Star Savers Club/	
Star Rewards Savings/Business Savings	
Three withdrawals/debits allowed per month.....	No Charge
Each additional withdrawal/debit if balance falls below \$2,500	\$3.97
Monthly Service Charge if balance falls below \$50 (Star Savings and Business Savings).....	\$4.97
Christmas Club/Vacation Club	
Early Withdrawal Fee	\$15.97
Star Money Market/Personal Money Market	
Monthly Service Charge if balance falls below \$2,500	\$10.97
Six withdrawals/debits or transfers per statement cycle.....	No Charge
Each additional withdrawal/debit or transfer	\$3.97

SAFE DEPOSIT BOX ANNUAL FEES*

2 x 5.....	\$15.00	5 x 5.....	\$35.00	5 x 10.....	\$55.00	10 x 20	\$115.00
3 x 5.....	\$25.00	3 x 10.....	\$35.00	6 x 10.....	\$65.00	16 x 20	\$135.00
4 x 5.....	\$25.00	4 x 10.....	\$45.00	10 x 10.....	\$85.00	14 x 40	\$155.00
Late Fee (annual)	\$9.97						
Drilled or Key (Lost)	Third Party Fee Applied						

*All sizes are not available at all locations.

MISCELLANEOUS FEES

Account Balancing & Reconciling (per hour).....	\$25.97
ATM Network Transactions (Cash Withdrawal Fee)	
Made at Machines other than CB&S Bank ATM	\$2.00
Close Account	
Due to charge off.....	\$30.00
Within first 30 days	\$9.97
Collection Items	
Domestic.....	\$21.97
Foreign	\$49.97
Copies	
Image Copy/Photocopy.....	\$2.97
Statement Copy	\$4.97
Deposit Return Item	\$6.97
Dormant Account Fee per month	\$5.97
Fax Machine Service	
First page.....	\$5.97
Each additional page	\$1.97
Foreign Item Deposit Fee.....	\$7.97
Garnishments/Levies.....	\$100.00
Hold Mail (per month).....	\$4.97
Internet Banking and Bill Pay	
Internet Banking and Mobile Banking.....	No Charge
Bill Pay Same Day Fee	\$9.95
Bill Pay Overnight Fee.....	\$14.95
Night Deposit Bags	
First bag	FREE
Each additional bag	\$15.97
Official/Cashier's Checks per item.....	\$5.97
Overdraft (All Deposit Accounts)	
Overdraft Fee/Return Item Fee	\$33.97
Daily Overdraft Fee**	\$5.97
Replace ATM/Debit Card	\$4.97
Research Fee (per hour).....	\$25.97
Stop Payment per item.....	\$33.97
Lost Blank Check(s)	\$9.97
Sweep Fee (Automatic Transfers)	
One per month.....	No Charge
Each additional sweep.....	\$5.97
Wire Transfers	
Domestic Incoming	\$19.97
Domestic Outgoing.....	\$24.97
International Incoming.....	\$39.97
International Outgoing.....	\$74.97

**Effective on 5th consecutive business day of overdraft.

Fees are current as of 02/01/2026 and are subject to change. Please ask your local branch or call 877-332-1710 for information.



CB&S Bank
Products available at:
Trenton, GA, Lookout Mountain, GA and Higdon, AL Branches
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:

Dormant Service Charge	2.00 per month
Checking (after 1 year with no activity). Savings (after 2 years with no activity).	
Withdrawal at any CB&T ATM	Free
Withdrawal at non CB&T ATM	1.00 each
There may be an additional fee charged to you by the owner of the ATM.	
Inquiry at any CB&T ATM	Free
Inquiry at non CB&T ATM	0.50 each
There may be an additional fee charged to you by the owner of the ATM.	
Lost Card	7.00 each
Check Printing	0.25 each (Min 4, Max 12)
Cashiers Checks	3.00 each
Sold to customers only	
NSF/Return Item Fee	34.00 per presentment
A fee may be charged to you each time the same item (whether it is created by check, transfer request, in person withdrawal or other electronic means) is paid or returned unpaid.	
Your account will not be charged an Overdraft or NSF/Return Item fee if the resulting current balance in the account is between \$0 and -\$20. A maximum of 3 fees may be charged per account, per day, for any combination of Overdraft or NSF/Return Item fees.	
Overdraft Fee	34.00 per presentment
A fee may be charged to you each time the same item (whether it is created by check, transfer request, in person withdrawal or other electronic means) is paid or returned unpaid.	
Your account will not be charged an Overdraft or NSF/Return Item fee if the resulting current balance in the account is between \$0 and -\$20. A maximum of 3 fees may be charged per account, per day, for any combination of Overdraft or NSF/Return Item fees.	
Check Cashing (non-customer)	6.00 per \$500
Duplicate Statement	5.00 each
Telephone Transfer Fee	2.00 each

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Stop Payments	34.00 each
Early Account Closing Fee (<90 days)	25.00
Wire Transfer Fee	
Domestic Outgoing	17.00
Foreign Outgoing	42.00
Domestic/Foreign Incoming	10.00
Return of Deposited Item	
Less than \$1,000.00	4.00
\$1,000.00 - \$4,999.99	5.00
\$5,000.00 - Greater	\$10.00
Photocopies	0.25 (per copy)
Fax Fee	5.00 (< 10 pages)