

Citizens Bank
301 E. Main St.
Kilgore, TX 75662
(903) 984-8671

www.citizensbanktx.com

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:

Overdraft Fee	\$30.00
Overdraft Fee is per item. The maximum number of Overdraft Fees that we can assess is limited to five (5) per day. Refer to the Understanding and Avoiding Overdraft and Nonsufficient Funds (NSF) Fees section in the Terms and Conditions for more information.	
Non-Sufficient Funds (NSF) Fee	\$30.00
Non-Sufficient Funds Fee is per item, per presentment. The maximum number of Non-Sufficient Funds Fees that we can assess is limited to five (5) per day. Refer to the Understanding and Avoiding Overdraft and Nonsufficient Funds (NSF) Fees section in the Terms and Conditions for more information.	
Stop Payment (per item)	\$30.00
Paper Statement Fee	\$3.00 (Per Statement Cycle)
Account Research (per hour)	\$25.00 - Per Hour (\$25.00 Minimum)
Check Fees	\$2.00
Temporary Checks - Per Four Checks	\$2.00
Cashier's Checks Fee	\$5.00
Check Printing: Check orders vary depending on style selected	
Statement Printout Copies	\$5.00
Non-Customer Check Cashing	\$3.00
Debit Card Replacement Fee	\$10.00
Balance Inquiries	
Online/Mobile Banking	Free
Citizens Bank ATM	Free
Non-Citizens Bank ATM	Free
Telephone Banking	Free
Telephone/Staff Assisted	\$2.00
ATM Withdrawals	
Citizens Bank ATM	Free
Non-Citizens Bank ATM	\$2.00
Account Transfers	
Online/Mobile Banking (Citizens Accounts)	Free
Online/Mobile Banking (External Accounts)	Free

Citizens Bank ATM	Free
Non-Citizens Bank ATM	Free
Telephone Banking	Free
Telephone/Staff Assisted	\$2.00
Returned Item Fee	\$5.00 (Per Item)
A fee charged when a check or other item you deposit is returned to us unpaid by the paying bank.	
Inactivity Fee	\$10.00 (Per Statement Cycle)
Inactivity Fee applied to accounts with no activity after 6 months and with a balance of \$50 or less.	
Account Closure Fee	\$25.00
Account closed within 90 days of account opening or bank determined account closure under section 11 of the account terms and conditions.	
Collection Items	
Domestic	\$10.00
International	\$50.00
Notary Service	Free
Customer only	
Night Deposit Lock Bag	
Night Deposit Lock Bag	\$25.00
Night Deposit Zipper Bag	\$3.00
Bill Payment (Personal)	Free
Levy/Garnishment	\$100.00
Wire Transfer	
Domestic Outgoing	\$20.00
Domestic Incoming	\$10.00
International Outgoing	\$40.00
International Incoming	\$10.00
Safe Deposit Boxes	
3 x 5	Annual Rent - \$15.00
3 x 10	Annual Rent - \$30.00
5 x 5	Annual Rent - \$25.00
5x 10	Annual Rent - \$50.00
10 x 10	Annual Rent - \$100.00
4 x 10 (Kountze & Sour Lake Locations Only)	Annual Rent - \$40.00
12 X 16 (Sour Lake Location Only)	Annual Rent - \$125.00
4 X 5 (Yorktown Location Only)	Annual Rent - \$20.00
SDB Lost Key	\$10 + Cost
SDB Drilling Box	\$50 + Cost
Money Service Business (MSB) Fee	\$500.00 (per Statement Cycle)
Private Owned Automated Teller Machine (PATM) Fee	\$250.00 (per Statement Cycle)
Treasury Management Fee Schedule	
Remote Deposit Capture (Single-Feed Monthly)	\$20.00
Remote Deposit Capture (Multi-Feed Monthly)	\$40.00
ACH Debit or Credit Origination Item	\$0.10
ACH Debit or Credit Origination Item (Same Day)	\$1.00

Online Wire Transfers Domestic	\$20.00
Online Wire Transfers International	\$40.00
Sweep Accounts (Monthly) (non-ICS)	\$10.00
Zero Balance Accounts (ZBA) (Monthly)	\$10.00
Positive Pay (monthly)	\$25.00
Positive Pay (Per Item marked return)	\$3.00