

## CBC FEE DISCLOSURE

The Citizens Bank of Clovis  
Main Office  
421 Pile Street  
P.O. Box 1629  
Clovis, NM 88102-1629  
February 25, 2018

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

### MISCELLANEOUS FEES AND CHARGES

#### ATM

Non-Owned ATM Fee: \$1.00  
Non-Customer ATM Fee: \$2.00  
Replace Lost ATM Card: \$5.00

#### Cashier's Checks

Bank Customer: \$5.00  
Non-Bank Customer: \$10.00

#### Check Cashing

Non-Customer (Not drawn on us): 5% - \$20.00 Minimum  
Non-Customer Govt. Check: \$5.00

#### Check Printing

Personalized Checks: Charge per Selection  
Temporary Checks: \$5.00

#### Collection Items

Non-Customer Incoming: \$10.00  
Customer - Incoming: \$5.00  
Customer - Outgoing: \$15.00  
Non-Customer - Outgoing: \$20.00

#### Collections-Documentary/Envelope Drafts

Customer - Incoming/Outgoing: \$15.00  
Non-Customer - Incoming/Outgoing: \$25.00

#### FAX Services

Customer Incoming/Outgoing: \$1.00 per page  
Non-Customer Incoming/Outgoing: \$5.00 per page

#### Returned Item Fee

Returned Item Fee: \$25.00 per Item

#### Internet Banking

Bill Pay Service: \$0.00 per month

#### IRA

Transfer Fee: \$25.00  
Self-Directed IRA - Set-up and Maintenance: \$75.00  
Self-Directed IRA - Annual Fee: \$55.00

#### Legal Services

Complying with Garnishment: \$150.00  
Complying with Legal Papers: \$25.00  
Complying with Levies: \$25.00

#### Miscellaneous

Account Activity Printout: \$2.00  
Account Balancing Assistance: \$20.00 per hour / 2nd Time  
Account Closed Within 30 Days: \$20.00  
Amortization Schedules: \$3.00  
Cash Advance - Non-Customer: 4% / \$10.00 Minimum  
Check Verification (Out of Town): \$5.00  
Charge Backs (Deposited Items Returned): \$3.00  
Dormant Account Fee: \$5.00 per month  
Loose Coins From Non-Customer: 10% / \$5.00 Minimum  
Night Depository Bags: \$25.00  
Overdraft Protection or Transfer: \$5.00  
Photocopies: \$.50 per page  
Special Statement Cutoff: \$5.00  
Telephone Transfers: \$5.00

#### Research

Account Research: \$20.00 per hour  
Microfilm/Microfiche Retrieval: \$2.00 per item + \$20 per hour  
Customer Lookup of Paid Checks: \$2.00

#### Safe Deposit Boxes

3" X 5": \$15.00  
4" X 5": \$20.00  
5" X 5": \$25.00  
3" X 10": \$27.50

4" X 10" : \$30.00  
5" X 10": \$30.00  
10" X 10": \$50.00  
Drilling of Box: \$100.00  
Lost Key Replacement: \$20.00

**Stop Payments**

Stop Payments: \$25.00

**Prepaid Access Cards**

Gift Card: \$6.95  
Travel Card: \$9.95  
Travel Card - Companion Card: \$2.95  
Travel Card Reload: \$4.95  
Travel Card - Companion Card Reload: \$4.95

**Wire Transfers**

Non-Customer Wire (Incoming): \$20.00  
Customer Wire (Outgoing): \$20.00  
Customer International Wire (Outgoing): \$50.00

**Overdraft Fee**

Overdraft Fee: \$25.00

**ELECTRONIC FUNDS TRANSFER SERVICE LIMITS AND FEES**

**Personal Online Banking -- Bill Pay Service**

If you have this online banking service, the following limitations and fees will apply to your account:

- \* You are not allowed to use this service for transactions over \$100,000.
- \* No other fees apply for this service

**Business Online Banking -- Bill Pay Service**

If you have this online banking service, the following limitations and fees will apply to your account:

- \* The first 20 bills paid are free. After that, you will be charged \$5.00 for a block of 10 additional bills paid.

**Personal Online Banking Service**

If you have this online banking service, the following limitations and fees will apply to your account:

- \* You are not allowed to use this service for transactions over \$100,000.
- \* There is no charge for banking online with us.

**Business Online Banking**

If you have this online banking service, the following limitations and fees will apply to your account:

- \* There is no charge for banking online with us.

**Mobile Banking**

You must enroll in Online Banking to use this service. Mobile Banking uses the web browser on your cell phone so you can quickly access your account information and manage your finances on-the-go. Log on to Mobile Banking using your Online Banking User ID and Password from your cell phone. Check Balances, Transfer funds and more!. If you have this online banking service, the following limitations and fees will apply to your account:

- \* You are not allowed to use the service for internal transfers over \$100,000. The limit for external transfers is \$5,000.
- \* There is no charge for using the Mobile Banking App and accessing your account. There is no charge for downloading the Mobile Banking App. However, your wireless carrier may charge you as a result of using the Service. Contact your carrier for complete pricing details.

**ATM Card**

The following disclosure refers to ATM cards issued by The Citizens Bank of Clovis (CBC). . If you have this ATM service, the following limitations and fees will apply to your account:

- \* You may make 3 cash withdrawals from ATMs per day.
- \* You may withdraw up to a maximum of \$500.00 (if there are sufficient funds in your account) per day.
- \* There is no charge for ATM withdrawals at machines owned by us.
- \* There is a \$1.00 charge for each ATM withdrawal at machines we do not own.
- \* There is a Replacement Card Fee of \$5.00 per card.

**Government Direct Deposit**

If you have this EFT service, the following limitations and fees will apply to your account:

- \* We do not charge for any preauthorized EFTs.
- \* We will charge \$25.00 for each stop-payment order for preauthorized transfers.

**Other Direct Deposit**

If you have this EFT service, the following limitations and fees will apply to your account:

- \* We do not charge for any preauthorized EFTs.
- \* We will charge \$25.00 for each stop-payment order for preauthorized transfers.

**Preauthorized Debit**

If you have this EFT service, the following limitations and fees will apply to your account:

- \* **\*\*\*The Citizens Bank of Clovis does not allow third party access to your Savings Account as shown above.\*\*\*.**
- \* **An overdraft fee as disclosed in our current fee schedule applies to overdrafts created by check, in person withdrawal, or preauthorized debits.**
- \* **We will charge \$25.00 for each stop-payment order for preauthorized transfers.**

**Debit Card**

If you have this Combined ATM/Point of Sale/Debit Card service, the following limitations and fees will apply to your account:

- \* You may make 5 cash withdrawals from ATMs per day.
- \* You may withdraw up to a maximum of \$500.00 (if there are sufficient funds in your account) per day.
- \* There is no charge for ATM withdrawals at machines owned by us.
- \* There is a \$1.00 charge for each ATM withdrawal at machines we do not own.
- \* An overdraft fee as disclosed in our Fee Schedule if an overdraft occurs for recurring payments that cause an overdraft on your account.
- \* There is a Replacement Card Fee of \$5.00 per card.
- \* You may purchase up to a maximum of \$3500.00 worth of goods and services per day, inclusive of ATM withdrawals.
- \* We do not charge for any POS transactions.

**24 Hour Telephone Banking**

If you have this Telephone Access service, the following limitations and fees will apply to your account:

- \* There are no limits on the number of inquiries, transfers or withdrawals you may make per day.
- \* The maximum amount of transfers or withdrawals is \$100,000.00 per day.
- \* We do not charge for any Audio Response Transactions.

**Member  
FDIC**