

# Fee Schedule



Activity	CIT Bank Fee	
<b>eChecking, Savings and Money Market Accounts</b>		
Monthly Service Fee	Free	
Mail check	Free	
Online transfer	Free	
Incoming wire transfer	Free	
Outgoing wire transfer ( <i>Domestic only - Minimum \$1,000</i> )	Free for accounts with a current balance of <b>\$25,000 or more</b>	
	\$10 per wire transfer for accounts with a current balance of <b>less than \$25,000</b>	
Return deposit item	\$10 per item	
<b>Money Market Account</b>		
Excessive transaction(s)	\$10 per transaction   Monthly cap: \$50 Fee will be assessed starting from the first violation.	
Bill Pay stop payment	\$30 per check	
<b>eChecking Account</b>		
Overdraft / UAF Fees*	Overdraft item due to Insufficient Funds (Paid)	\$30
	Overdraft item due to Unavailable Funds (Paid)	\$30
	Overdraft item due to Insufficient Funds (Returned)	\$30
	Overdraft item due to Unavailable Funds (Returned)	\$30
Bill Pay stop payment	\$30 per check	
<b>eChecking Debit Card Fees</b>		
Debit Card replacement	\$10 (1 free card per year)	
Debit Card rush delivery	\$45	
International Point-of-Sale/ATM withdrawal	1% of transaction amount	
<b>Legal Processing Fees</b>		
Legal process, including IRS, EDD and State Board of Equalization (minimum 1 hour) plus \$0.25 per copy of records supplied (except as governed by law) including restraining orders, garnishments, tax levies, etc.	\$40 per hour   \$0.25 per copy	
Franchise Tax Board notifications to withhold	\$15 per notification	

\* Maximum number of overdraft items charged daily - 4 (four)  
Minimum overdraft amount for NSF Fee - \$5