

We are implementing a new Personal Account Fee Schedule on **March 1, 2021**. We are providing you with both the current Personal Account Fee Schedule, effective as of December 2019, and the new schedule for your reference.

Please review the new Personal Account Fee Schedule carefully as some fees have changed.

PERSONAL ACCOUNT FEE SCHEDULE

Effective December 11, 2019

CHECKING ACCOUNTS

PERFORMANCE PLUS CHECKING ¹

Average Monthly Combined Balance to Waive Monthly Maintenance Fee	\$10,000
Monthly Maintenance Fee	\$20

PERFORMANCE CHECKING ¹

Average Monthly Balance to Waive Monthly Maintenance Fee	\$1,000
Average Monthly Combined Balance to Waive Monthly Maintenance Fee	\$2,500
Monthly Maintenance Fee	\$10

SIMPLE CHECKING

Simple Checking Account ²	No Fee
Simple Checking for Students	No Fee

CSB ONE CHECKING ³

CSB One Checking Account	No Fee
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CSB @ WORK PROGRAM—CHECKING ³

CSB One @ Work Checking Account	No Fee
CSB @ Work Checking Account	No Fee

DEBIT CARDS

Transactions at CSB ATMs	No Fee
Per Transaction at all other ATMs (<i>Basic Savings Account only</i>) Withdrawal/Balance Inquiries (<i>surcharges by other banks may apply</i>)	\$1
Point of Sale (POS)	No Fee
Re-Issue Card	
Branch	\$10
Expedited Mail (<i>domestic</i>)	\$25
Expedited Mail (<i>international</i>)	\$25+Shipping
International ATM & Point of Sale (POS) Transactions (<i>per transaction</i>)	0.75%

SAVINGS AND MONEY MARKET ACCOUNTS

PERFORMANCE MONEY MARKET ⁴

Average Monthly Balance to Waive Monthly Maintenance Fee	\$1,000
Monthly Maintenance Fee	\$10

SIMPLE SAVINGS ⁴

Average Monthly Balance to Waive Monthly Maintenance Fee	\$250
Monthly Maintenance Fee ²	\$5

PASSBOOK SAVINGS

Average Monthly Balance to Waive Monthly Maintenance Fee	\$250
Monthly Maintenance Fee	\$5

BASIC SAVINGS ⁴

Minimum Daily Balance to Waive Monthly Maintenance Fee	\$10
Monthly Maintenance Fee	\$1

CSB @ WORK PROGRAM—SAVINGS ^{3,4}

CSB @ Work Savings	No Fee
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RETIREMENT

Traditional and Roth IRA Plan Annual Fee	\$15
SEP Plan Annual Fee	\$25
SIMPLE Plan Annual Fee	\$25
Trustee Transfers (<i>per transfer</i>)	
Per Transfer	\$30
Expedited Mail Transfer	\$30
Wire Transfer	See Wire Fees

UNLIMITED ATM SURCHARGE REFUNDS FOR PERFORMANCE PLUS AND CSB @ WORK CHECKING ACCOUNTS

Performance Plus and CSB @ Work Checking customers will receive unlimited surcharge refunds each month. Surcharges on Performance, CSB One, CSB One @ Work Checking accounts and Performance Money Market accounts will be refunded up to a maximum of \$12 each month.

PERSONAL ACCOUNT FEE SCHEDULE

OTHER SERVICES

PERSONAL ONLINE BANKING

Bill Pay Service	
Rush Delivery (<i>per overnight payment by ACH</i>)	\$7
Rush Delivery (<i>per overnight payment by check</i>)	\$30
eTransfer	
Premium Outbound Transfer (<i>per transfer</i>)	\$8

POPMONEY

Express Delivery	\$3
Stop Payment	\$30

DOMESTIC WIRE TRANSFERS

Outgoing (<i>per wire transfer</i>)	\$25
Incoming (<i>per wire transfer</i>)	\$12

FOREIGN ITEMS

Foreign Wire Transfers	
Outgoing (<i>per wire transfer</i>)	\$40
Incoming (<i>per wire transfer</i>)	\$12
Canadian Check Collection (<i>per item, plus other bank's fees</i>)	\$25
Foreign Check Collection (<i>per item, plus other bank's fees</i>)	\$40

MONEY ORDERS AND TREASURER'S CHECKS

Money Orders ⁵	\$4
Treasurer's Checks ⁵	\$6

SAFE DEPOSIT BOXES

See Separate Safe Deposit Box Fee Schedule

MISCELLANEOUS

Domestic Check Collection (<i>per item, plus other bank's fees</i>)	\$30
Check Printing	Fees May Vary
Coin Counter Fee (<i>non-customers</i>)	5% of Amount
Copy of any Document	\$3
Deposited/Cashed Item Returned Unpaid	\$7.50
Levy Processing	\$75
Lost Passbook/Certificate	\$10
Insufficient Funds (NSF)/Uncollected Funds (UCF) and EFT and Debit Card Overdrafts ^{2,6,7} (<i>per item</i>)	\$35
Overdraft Line of Credit Annual Fee (<i>waived for Performance Plus, CSB One, CSB One @ Work, and CSB @ Work Checking Accounts; \$10 discount for Performance Checking</i>)	\$25
Overdraft Protection from Eligible Account (<i>per day</i>)	\$7.50
Research (<i>per hour, including statement copies</i>)	\$25
Stop Payment (<i>per item</i>)	\$30

¹ Performance Plus and Performance Checking offer fee waivers on many services. Please refer to the Truth-In-Savings disclosure for personal accounts for details on the eligible balances and fee waivers for each of these accounts.

² Special notice for customers who are 18 years of age or younger or 65 years of age or older. If you have notified the bank of your eligibility, you are exempt from monthly maintenance fees on one Simple Checking account and one Simple Savings account. Additionally, the NSF/UCF/EFT and Debit Card overdraft fee will be reduced to \$5.00.

³ Please refer to the Truth-In-Savings Disclosure for eligibility and program requirements.

⁴ A \$10 excess activity fee will be charged for each transaction in excess of the stated limitations. See Truth-In-Savings Disclosure for details.

⁵ Waived for Performance Plus Checking and CSB @ Work Checking Accounts.

⁶ A maximum of three Insufficient Funds (NSF) and Uncollected Funds (UCF) fees may be charged to an account per day. Additionally, we will not assess a fee for NSF and UCF items in the amounts of \$10 or less.

⁷ NSF/UCF/EFT Debit Card overdraft fees for non-recurring Debit Card items are charged only for those customers who opt-in to non-recurring Debit Card overdrafts.

PERSONAL ACCOUNT FEE SCHEDULE

Effective March 1, 2021

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Always you.



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