

Effective April 11, 2022, the names and features of your current account(s) may change and are outlined under each account type in the graph below. Maintenance Charges begin May 1, 2022, and will reflect in your May 31 statement. Your account number(s) will not change, unless notified otherwise. You can continue to use your current debit card and checks, and your direct deposits will continue to process as they do today.

Please review the information below to determine any changes. **If you are unsure of the name of your current account, please reference your account statement or call Customer Engagement at 888-624-5454 for assistance.**

Current Account	New Account	Maintenance Charge	Requirements to Avoid Maintenance Charge	Additional Account Information
Personal Checking Accounts				
eChecking, Regular Checking, Regular Checking/Safekeeping, Peace of Mind Checking, Hometown Advantage, Business Employee Checking, Sterling Direct Account, Sterling Direct NOW, Free Checking, Free CCPS Checking <i>ENROLLED in Online Statements</i>	Access Checking	\$8.00	\$8.00 Maintenance Charge discount when enrolled in Online Statements	Non-interest bearing.
Hometown Checking, Trust Checking, Catastrophic Fund Account, CSB Employee NOW, Regular Checking, Regular Checking/Safekeeping, Peace of Mind Checking, Hometown Advantage, Business Employee Checking, Sterling Direct Account, Sterling Direct NOW, Free Checking, Free CCPS Checking <i>NOT enrolled in Online Statement</i>	Personal Checking	\$8.00	\$5.00 Maintenance Charge discount with a minimum daily balance of \$500.00 OR with a monthly Direct Deposit. \$3.00 Maintenance Charge discount when enrolled in Online Statements.	Non-interest bearing.
Personal Checking Plus	Personal Plus Checking	\$13.00	\$10.00 Maintenance Charge discount with minimum daily balance of \$1,000.00. \$3.00 Maintenance Charge discount when enrolled in Online Statements.	Interest bearing. Start earning interest on balances of \$1,000.00 or more
Money Market Deposit Account, Money Market, Loyalty Money Market	Personal Money Market	\$15.00	\$12.00 Maintenance Charge discount with minimum daily balance of \$2,500.00. \$3.00 Maintenance Charge discount when enrolled in Online Statements.	Interest bearing. Start earning interest on balances of \$2,500.00 or more
Personal Savings Accounts				
Regular Savings, Minor Savings, Advantage Savings Account, CSB Employee Savings	Personal Savings	\$8.00	\$5.00 Maintenance Charge discount with a minimum daily balance of \$200.00. \$3.00 Maintenance Charge discount when enrolled in Online Statements.	Interest bearing. Start earning interest on balances of \$200.00 or more
Business Accounts				
Small Business Checking, Business Checking Plus, Business eChecking, Free Business Checking	Business Checking	\$3.00	\$3.00 Maintenance Charge discount when enrolled in Online Statements.	Non-interest bearing. 300 free debit/credit items. \$0.15 per debit/credit item thereafter.
Commercial DDA	Commercial Checking	\$18.00	\$15.00 Maintenance Charge discount with a minimum daily balance of \$5,000.00. \$3.00 Maintenance Charge discount when enrolled in Online Statements.	Non-interest bearing. 500 free debit/credit items. \$0.15 per debit/credit item thereafter.
Commercial Savings, Advantage Business Savings	Business Savings	\$8.00	\$5.00 Maintenance Charge discount with a minimum daily balance of \$200.00. \$3.00 Maintenance Charge discount when enrolled in Online Statements.	Interest bearing. Start earning interest on balances of \$200.00 or more
Business Money Market	Business Money Market	\$15.00	\$12.00 Maintenance Charge discount with a minimum daily balance of \$2,500.00. \$3.00 Maintenance Charge discount when enrolled in Online Statements.	Interest bearing. Start earning interest on balances of \$2,500.00 or more
Commercial IOTA NOW Account	IOTA Checking	\$3.00	\$3.00 Maintenance Charge discount when enrolled in Online Statements.	Interest bearing.
Non-Profit Checking Plus	Non-Profit Checking	\$3.00	\$3.00 Maintenance Charge discount when enrolled in Online Statements.	Interest bearing.

Fee Schedule Effective April 11, 2022

FEE NAME/DESCRIPTION	FEE AMOUNT
Non-Sufficient Funds/Overdraft Charges	
Return Item Fee	\$33.00
Overdraft Item Fee	\$33.00
(Checks paid in numerical order on day received. An overdraft item may be created by check/draft, in-person withdrawal, ACH item or other electronic means.)	
OD Sweep Fee (per transfer)	\$3.00
Chargeback Fee (Items deposited/cashed and returned)	\$8.00
Stop Payment Fee	\$33.00
Wire Transfer Fees	
Incoming Domestic Wire	\$15.00
Incoming Foreign Wire	\$15.00
Outgoing Domestic Wire (in person)	\$25.00
Outgoing Foreign Wire (in person)	\$50.00
Outgoing Online Domestic Wire	\$15.00
Outgoing Online Foreign Wire	\$40.00
ATM & Debit Card Fees	
Replacement Debit Card Fee	\$5.00
Expedited Debit Card Fee	\$50.00
Deposit Services Fees	
Account Closing Fee (within 90 days)	\$20.00
Account Research Fee	\$20.00
Bad Address Fee	\$5.00
Cashier's Check Fee	\$5.00
Dormant Account Fee	\$20.00
Outgoing External Transfer Fee	\$3.00
Special Request Statement	\$5.00
Locked Depository Bag	\$25.00
Depository Bag Additional Key	\$2.00
Foreign Currency Service	\$20.00
Foreign Collection Fee*	\$50.00
Canadian Collection Fee*	\$15.00
<i>*There may be additional fees assessed by the foreign bank. Collection times may vary from 6 to 8 weeks.</i>	
Cash Advance Fee	\$15.00
Legal Processing Fee	\$100.00
Safe Deposit Box Fees**	
Safe Deposit Box Drilling	\$150.00
SDB Lost Key(S)	\$25.00
<i>**For information on specific safe deposit box availability and rent please contact your local branch.</i>	

As your local community bank, we are committed to providing you with quality products and services that allow you to bank in a manner that fits your lifestyle. We continually look for ways to better assist you and to enhance your banking experience.

Please visit our website www.charlottestatebank.com, call our Customer Engagement Team at 888-624-5454, or stop by one of our locations if you have any questions. Our teams of experts, the familiar faces you have come to know and trust, are here for you.

Preparing for the Banking System Update

We are updating our primary bank operating system April 7–11, 2022. In preparation for the update, please review the information below and take any necessary steps to ensure a smooth transition.

Updates to Online Banking Login

Beginning April 11, you will need to use a temporary password the first time you log into Online Banking:

- **Current Online Banking Users:** If you have logged in within the last 12 months, your username will remain the same. Your temporary password will be the first four letters of your last name plus date of birth (mmddyy). For example, if your last name is Smith and your date of birth is May 13, 1983, your initial temporary password would be Smit051383. (The first letter will be capital.) Users with four or fewer letters in their last name will use their full last name. After logging in for the first time, you will need to create a new password.
- **Business users (and sub users):** Your temporary password will be the last four digits of the business TIN.

Online and Mobile Banking

- Online Banking and Mobile Banking will be unavailable from 6pm on Thursday, April 7, to Monday, April 11.
- Access to Bill Pay in Online Banking will be disabled on all devices from April 1 to April 11. On April 11, Bill Pay access and service will resume.
- Any Ebill payments setup in an autopay rule and scheduled before April 11 will process normally. Ebill payments setup in an autopay rule, but scheduled on or after April 11, will process as a one-time payment. To continue with Ebill autopay you will need to re-enrolled for Ebills on the upgraded Online Banking Bill Pay system.
- Linked accounts will migrate during the system upgrade, but external transfers will require you to reverify micro deposits to the account on or after April 11.
- All Mobile Banking users will need to delete their existing app and download the new Mobile Banking app. Search for *Charlotte State Bank & Trust* in Google Play or the App Store on April 11 or visit our website for further instructions.

Statements

- Statement cycles are changing. All statements will be processed and distributed at the end of the month, beginning in April, however you might also receive an interim statement on April 7.
- Online statement history will not be available in online banking for up to six weeks after the system update. Download needed statements prior to 6pm on Thursday, April 7. Statements generated from the new system will be available immediately.

Quicken/QuickBooks

- On April 9, complete a data file backup and a final transaction download from your Intuit software to ensure a smooth transition. It is critical to complete the final download on or before this date; transaction history might not be available after the update. On Monday, April 11, you will complete the deactivate / reactivate of your Online Banking connection to ensure Quicken, QuickBooks or Mint accounts are connected to the new system. Visit our website for migration instructions.

ACH Origination

- Beginning April 11, ACH origination will require pre-funding.