



PUBLIC FUNDS FEE SCHEDULE



Chemung Canal Trust Company and Capital Bank, a Division of Chemung Canal Trust Company

Please be advised, when the word “Bank” is referenced in these documents, it is intended to represent **Chemung Canal Trust Company and/or Chemung Canal Trust Company DBA Capital Bank, a Division of Chemung Canal Trust Company.**

THE FOLLOWING TERMS APPLY TO ALL PUBLIC FUNDS CHECKING ACCOUNTS.

- A minimum deposit is required to open any public fund deposit account
- All accounts are subject to fees for transactions made at non-Bank ATM terminals
- All accounts are subject to fees for overdraft and other banking services listed in this schedule
- All rates are subject to change at bank’s discretion

CHECKING

- Public Funds Checking — No monthly maintenance fees, no per check charges, or minimum balance requirement fees will be assessed.
- Variable Interest Rate Public Funds NOW Account — No monthly maintenance fees, no per check charges, or minimum balance requirement fees will be assessed. The account will earn interest on the daily ledger balance at the following tiered interest rates:

As of those rates are:

Less than \$1,000 will earn a rate of	<input type="text"/>	%	with an APY of	<input type="text"/>	%
\$1,000 and \$24,999 will earn a rate of	<input type="text"/>	%	with an APY of	<input type="text"/>	%
\$25,000 and \$99,999 will earn a rate of	<input type="text"/>	%	with an APY of	<input type="text"/>	%
\$100,000 and \$499,999 will earn a rate of	<input type="text"/>	%	with an APY of	<input type="text"/>	%
\$500,000 and \$999,999 will earn a rate of	<input type="text"/>	%	with an APY of	<input type="text"/>	%
Greater than \$1,000,000 will earn a rate of	<input type="text"/>	%	with an APY of	<input type="text"/>	%

- Variable Interest Rate Public Funds Insured Money Market Account (IMMA) — No monthly maintenance fees, no per check charges, or minimum balance requirement fees will be assessed. The account will earn interest on the daily available balance at the following tiered interest rates:

As of those rates are:

Less than \$1,000 will earn a rate of	<input type="text"/>	%	with an APY of	<input type="text"/>	%
\$1,000 and \$24,999 will earn a rate of	<input type="text"/>	%	with an APY of	<input type="text"/>	%
\$25,000 and \$99,999 will earn a rate of	<input type="text"/>	%	with an APY of	<input type="text"/>	%
\$100,000 and \$499,999 will earn a rate of	<input type="text"/>	%	with an APY of	<input type="text"/>	%
\$500,000 and \$999,999 will earn a rate of	<input type="text"/>	%	with an APY of	<input type="text"/>	%
Greater than \$1,000,000 will earn a rate of	<input type="text"/>	%	with an APY of	<input type="text"/>	%

SAVINGS

- Variable Interest Rate Public Fund Savings Account — A maintenance fee of \$3 each month will be assessed if the daily ledger balance is less than \$250.
- Investment Certificates & Jumbo Certificates of Deposit - Minimum penalty for any early withdrawal will be \$35.



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■ Account Closed by Mail	\$35.00
■ Account Closed within first 3 Months	\$35.00
■ ATM fee (Non-Bank ATM)	\$2.00
■ Auto Pay Temporary Suspension Fee	\$35.00
■ Canadian Checks Deposited	\$5.00
■ Check Cashing (Non-Customer)	\$35.00
■ Check Images Returned with Statement	\$3.00 / month
■ Collections	\$35.00
■ Counter Checks	\$1.00 each
■ Deposited/Cashed Check Returned	\$10.00
■ Deposited ACH Item Returned	\$10.00
■ Duplicate Lien Release	\$35.00
■ Holiday Club Withdrawal or Closeout	\$5.00
■ Inactive/Dormant Account (Checking)	\$5.00 / month
■ Inactive/Dormant Account (Savings)	\$3.00 / month
■ Legal Papers Served on Account	\$100.00
■ Letter of Protest	\$35.00
■ Money Order	\$3.00
■ Notary Fee	\$2.00 Each Document
■ Official Check (Treasurer's Check)	\$5.00
■ Non-Sufficient Funds & Returned Items	\$35.00
■ Replacement Loan Coupon Book	\$10.00
■ Replacement of Lost ATM, VISA, HSA Check Card	\$5.00
■ Statement Copy	\$5.00 per statement
■ Stop Payment	\$35.00
■ Stop Payment fee when using Business Banker	\$30.00
■ Sustained Overdraft Fee	\$35.00
■ Savings and Line of Credit Overdraft Protection	\$3.00 each transfer
■ Unavailable Funds	\$35.00
■ Undeliverable Mail Fee	\$5.00 per statement
Wire Transfer:	
Incoming (Domestic or Foreign)	\$15.00
Outgoing (Domestic)	\$25.00
Outgoing (Foreign)	\$40.00
Research	
Research per hour	\$50.00
Personalized Check Orders and Deposit Tickets	
Price depends on style and quantity ordered	

Member FDIC Equal Housing Lender

Date: 4/2013

Owner: Bank Operations

Location: Intranet\CCTC Forms\Client Service\Public Funds Fee Schedule