

Cornerstone Bank Schedule of Fees - Consumer

Service/Product	Fee
Account Activity Printout	\$2.00 or FREE online
Account Balancing	\$25.00 per hour, 1 hour minimum, first time FREE
Account Research	\$25.00 per hour, 1 hour minimum
Account Re-Open Fee	\$20.00
Account Early Closure Fee	\$20.00 if closed within 60 days of opening
Account Research Printout (Statement Copies)	25¢ per page, first 5 FREE
ACH	
Consumer Origination	\$5.00
Return Fee	\$5.00
Same Day Origination	\$10.00 per transaction item
Amortization Schedule	\$5.00, first one FREE
Cashiers Check	\$4.00, customers only
Check Cashing	1%, non-customers (\$5.00 minimum)
Collections	\$10.00
Dormant Account Fee (no activity for 2 years)	\$10.00/month
Debit Card	
Standard	FREE
Custom	\$10.00, FREE with Secure Advantage
Replacement	\$10.00
Reactivate	\$5.00
PIN Change	\$5.00, first time FREE
Fax - Incoming/Outgoing	50¢ per page
Internet Banking	FREE
Bill Pay	Fees to expedite may apply and will be disclosed at time of selection
Mobile Capture	Each month first 5 FREE, then 50¢ for each additional mobile deposit during same month
Zelle	FREE with exception of \$25 Stop Payment Fee and 75¢ for Microbusiness Next-Day User Transaction
Levies	\$50.00
Mastercard Prepaid Cards	
Gift Card	\$5.00
Reloadable Card	\$9.95 Initial purchase/activation
Travel Card	\$9.95 Initial purchase/activation
Companion Card - Available only with Travel Card	\$2.95
Reload Funds at Bank	\$4.95
Money Orders	\$2.00, customers only, 5 FREE per month with Secure Advantage, 62+ FREE
Night Deposit Lock Bags	\$25.00 per year
Notary	\$5.00, FREE for customers
Insufficient Funds/Overdraft Fees*	\$30.00 per item, \$180.00 max per day for paid overdrafts; no max for returned items
Insufficient Funds Sweep	FREE
Photocopies	25¢ per page, first 5 FREE for customers

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Secure Advantage	\$7.00/month
Stop Payment	\$25.00 per item
Statement Options	
Paper	\$2.00/month, FREE online
Paper w/Images	\$5.00/month, FREE online
Special Cutoff	\$5.00/month, FREE online
Duplicate to Accountant	\$5.00/month, FREE online
Safe Deposit Box	
3 x 5	\$20.00/year
3 x 10	\$25.00/year
4 x 10	\$30.00/year
5 x 10	\$35.00/year
6 x 10	\$40.00/year
10 x 10	\$45.00/year
Late Fee	\$5.00
Lost Key/Fee to Drill Box	\$257.50
Wire Transfers	
Incoming Domestic Wire	FREE
Outgoing Domestic Wire	\$15.00
International (Foreign) Incoming & Outgoing	\$50.00
Returned Wire Fee	\$50.00
Temporary Checks	1 sheet of 4 FREE, then \$1.00 per sheet
Check Printing Fee	<i>Varies</i>
<p>*Fee applies to overdraft created by check, in-person withdrawal, ATM withdrawal, or other electronic means. <i>Maximum of 6 charges per day.</i></p>	