



Account Service Fees

Account Balancing	\$20 per hour
Account Research	\$20 per hour
Cashiers Check	\$7
Copies of Items (per page)	\$1
Deposited Items Returned	\$10
Dormant Account (per month)*	\$5
Interim Account Statement	\$3
MasterCard® Gift Card	\$4
Money Orders	\$5
Notary Service	Fees vary by state
Photocopy Customer Documents	\$0.30 (per page)
Return Mail (per month)	\$5
Stop Payment	\$30
Tax Levy/Garnishment	\$80
Paper Statements (per month)	\$5
Cancelled Check Images on CD-ROM/DVD (peraccount,permonth)	\$10

ATM/Debit Card**

Non-Network ATM	\$3 (per transaction)
Replacement Card	\$5

Coin & Currency Services

Branch Coin & Currency Deposited (\$10,000 per month free)	\$1.50 per \$1,000
Branch Coin & Currency Furnished (\$10,000 per month free)	\$1.50 per \$1,000

Collections

Incoming Domestic	\$15
Incoming International	\$40
Outgoing Coupon (plus postage & collection charges)	\$15
Outgoing Domestic (plus collection charges)	\$15
Outgoing International (plus correspondent bank charges)	\$40

Electronic Fund Transfers

Person to Person (per transfer)	\$0.50
Overnight Bill Payment (check)	\$19.95 each
Second Business Day (check)	\$14.95 each
Second Business Day (electronic)	\$4.95 each

Non-Sufficient Funds/Overdraft***

Daily Overdraft Fee (charged to your account beginning the 5th business day of a negative balance of more than \$30)****	\$5
Paid and Returned Items (per item)	\$30
Overdraft Protection† (per transfer)	\$5

Wire Transfers

Incoming Domestic	\$5
Incoming Domestic Service Messages*	\$5
Incoming International	\$20
Incoming International Service Messages*	\$20
Outgoing Domestic	\$30
Outgoing Domestic Service Messages*	\$30
Outgoing International	\$45
Outgoing International Service Messages*	\$30

*Service messages appear as incoming/outgoing wire fees on your statement

Effective May 1, 2020

Please note: Fees apply to standard services and are subject to change at any time. Different fees may apply to business accounts.

* A dormant account fee applies when there is a balance of \$10 or less with no activity for 12 months for checking accounts and 24 months for savings accounts.

**Non-network ATM fee applies to each deposit, transfer, withdrawal or inquiry using a CIT Bank, N.A. ATM or debit card at an out-of-network ATM. An out-of-network ATM is any non-CIT Bank, N.A., or non-affiliated ATM. We reserve the right to add or delete additional in-network ATMs at any time. To find a list of in-network ATMs, please visit cit.com. ATM fees for non-CIT Bank, N.A. and affiliated ATMs will be the responsibility of the customer unless otherwise disclosed in writing. Cards not activated within 90 days of issue will be closed. All new, reissued and replacement cards will be delivered via the U.S. Postal Service. Additional fees will apply when rush orders are requested.

*** An overdraft fee applies to each non-sufficient fund (NSF) or overdraft (OD) created by the following, which is not an inclusive list: checks, in-person withdrawals, other electronic transactions, a hold being placed due to a pre-authorization for a debit card purchase, garnishment, levy, or reasons allowed by applicable laws and regulations. At our sole discretion, we may elect to pay items that create an overdraft on your account. A fee may be assessed whether the item is paid or returned. No more than six paid and/or returned item fees will be charged on any business day (consumer accounts only, excludes business accounts). If we receive multiple items drawn on your account and your account has sufficient funds to pay some, but not all of the items, we may pay whichever items we choose and return the rest without liability.

** *Business accounts are assessed the daily overdraft fee beginning the first day of negative balances in a statement cycle. Fees will be charged to the account at statement cycle.

†Overdraft protection fee is applied when an account goes negative and the funds are transferred from another CIT Bank, N.A. account. See a personal banker to sign up for this service.