



The following fees may be assessed against your account:

Note: Some fees may not apply to all account types. If you have an account, please see the Truth in Savings document provided in your account opening packet for fee exclusions.

Consumer Billpay

Basic Bill Pay Service	Free
Expedited Electronic Payment	\$6.95
Charitable Donation	\$1.99 per transaction
Gift Pay	\$2.99 per transaction
Overnight Expedited Check Payment	\$34.95
Second Day Expedited Check Payment	\$29.95

Business Billpay

Basic Bill Pay Service	Free
Bill Pay Service with Payroll Processing	\$15.00 per pay roll file
Expedited Electronic Payment	\$6.95
Charitable Donation	\$1.99 per transaction
Gift Pay	\$2.99 per transaction
Overnight Check Payment	\$34.95
Second Day Expedited Check Payment	\$29.95

Cash Processing Fee – All Business Checking Accounts

No charge for cash deposits up to \$7500.00 per month on all business checking account types. \$.20 per each \$100.00 in excess of \$7500.00 per month

Check Fees

Cashier's Checks (Customers Only)	\$7.00
Check Printing	Varies, based on style of check ordered
Copy of Check	\$2.00 each
Temporary Check Printing	\$1.00 each

Non-Sufficient Funds/Overdraft Fees

Non-Sufficient Funds Fee*	\$35.00 per returned item(s)
Overdraft Fee*	\$35.00 per paid item(s)

*Above fees incurred on the same day may appear on a periodic statement as one sum of all fees incurred that day.

*A non-sufficient funds item or overdraft item may be created by check, In-person withdrawal, ATM withdrawal, or other electronic means.

Miscellaneous Fees

Account Activity Printout	\$2.00
Account Research/Reconciliation	\$25.00 per hour, plus \$2.00 per item
Closing Account Fee (within 180 days of account opening)	\$25.00
Collection Items (incoming and outgoing)	\$35.00 per item
Canadian Item Processing	\$15.00 per item
Dormant Account Fee (an account becomes dormant if we have had no communication with you regarding your account(s) in 365 days for checking accounts or 730 days for Savings and Money Market accounts)	\$5.00 per month
ATM Balance Inquiry Fee or Transaction Fee at a Non-Centennial Bank or Non-Publix ATM	\$2.00* each
International ATM Balance Inquiry Fee or Transaction Fee	\$5.00* each
*Present ATM receipts to a teller or banker for reimbursement of ATM fees within 60 days of transaction.	
Foreign Currency Conversion	\$35.00
Garnishments and Levies	\$150.00
Hold Statement	\$10.00 per month
International Card Purchase (ISA Fee)	1% of purchase amount
IRA Transfer Fee (when transfer is outside Centennial Bank)	\$50.00
Lock Bag	Small \$35.00; Large \$40.00
Medallion Stamp (Customers Only)	\$25.00
Night Deposit Keys (above 2)	\$2.00 each
Photocopies	\$1.00 per page
Statement Copies	\$5.00 each
Stop Payment Fee	\$35.00
Telephone Transfers (\$25 Minimum)	\$2.00 each
Zipper Bag	\$5.00

Safe Deposit Box Fees

A variety of Safe Deposit Boxes are offered; contact your local branch for size availability and pricing	Varies based on box size, \$5 discount available if payment is drafted automatically each year.
Drilling Fee	\$250.00
Late Fee	\$10.00
Lost Key/Key Deposit	\$25.00

Savings/Money Market Transaction Limitations

You may make 6 withdrawals from your account every month. You will be charged for withdrawals in excess of 6 per month.

*Exception: Christmas Savings account will be charged \$5 for each withdrawal except for the annual payout in November.

Savings - \$5 each withdrawal in excess of 6 per month

Money Market - \$10 each withdrawal in excess of 6 per month

Wire Transfer Fees

All Incoming Wires	\$15.00
Outgoing Domestic Wire Transfers	\$25.00
Outgoing Foreign Wire Transfers	\$50.00

Notice

We may require no less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.