

Fee Schedule



Activity	CIT Bank Fees
eChecking, Savings and Money Market Accounts	
Monthly service fee	\$0
Online transfer	\$0
Mail check from bank	\$0
Overdraft / Insufficient funds	\$0
Incoming wire transfer	\$0
Return deposit item	\$0
Outgoing wire transfer (<i>Domestic only - Minimum \$1,000</i>)	Free for accounts with a current balance of \$25,000 or more
	\$10 per wire transfer for accounts with a current balance of less than \$25,000
Money Market Account	
Bill Pay stop payment	\$30 per check
eChecking Account	
Bill Pay stop payment	\$30 per check
eChecking Debit Card Fees	
Debit Card replacement	\$10 (1 free card per year)
Debit Card rush delivery	\$45
International Point-of-Sale/ATM withdrawal	1% of transaction amount
Legal Processing Fees	
Legal process, including IRS, EDD and State Board of Equalization (minimum 1 hour) plus \$0.25 per copy of records supplied (except as governed by law) including restraining orders, garnishments, tax levies, etc.	\$40 per hour \$0.25 per copy
Franchise Tax Board notifications to withhold	\$15 per notification

©2024 First-Citizens Bank & Trust Company. All rights reserved. CIT Bank and the CIT Bank logo are registered trademarks of First-Citizens Bank & Trust Company.

Rev. 1/24