



CONSUMER SCHEDULE OF FEES

Effective December 1, 2025

The following charges may be assessed against your account if any apply.

Checking Account Fees:

Star Checking Monthly Fee:	\$ 10.00
Waived with minimum daily balance of \$1,500.00	
Compass Checking Monthly Fee:	\$ 8.00
Waived for military service members and veterans with monthly direct deposit activity	
One Choice Checking Monthly Fee:	\$ 12.00
Civista@Work Checking Monthly Fee:	\$ 10.00
Waived with monthly direct deposit activity	

Savings Account Fees:

Statement Savings Account Monthly Fee:	\$ 2.00
Waived with minimum daily balance of \$200.00	
Money Market Investment Account Monthly Fee:	\$ 12.00
Waived with minimum daily balance of \$2,500.00	
Health Savings Account Monthly Fee:	\$ 3.00
Set up fee \$10.00	

Consumer Deposit Account Fees:

Account Balancing Assistance (per hour)	\$ 25.00
Account Research (per hour)	\$ 25.00
ATM/Debit Card	
Non-Civista ATM Transaction	\$ 4.50
Replacement Card	\$10.00
Check Printing	Varies by style ordered
Closing Fee	
(within 90 days of account opening)	\$ 35.00
Collection Items	\$ 45.00
Copies of Checks (per check)	\$ 6.00
Cashier's Check	\$ 15.00
Court Ordered Custodian (per year)	\$ 300.00
Deposit/Loan Verification Fee	\$ 25.00

Deposit Box Drilling	Actual Cost
Deposit Box Key Replacement	\$ 50.00
Dormant Account Fee (per month)	
Applies to deposit accounts inactive for 12 months and balance under \$500.00, excluding KidCents Savings	
	\$ 10.00
Garnishments and Levies	\$ 150.00
Invalid Address/Return Mail Fee	\$ 10.00
IRA External Transfer Fee	\$ 35.00
Non-sufficient Funds (NSF) Paid Item	\$ 35.00
Non-sufficient Funds (NSF)	
Returned Item (Unpaid)	\$ 35.00
An overdraft or non-sufficient funds (NSF) may occur on an account by check, in person or ATM withdrawal or by other electronic means.	
Overdraft Transfer Service	\$ 10.00
Paper Statement Option:	
Compass Checking, Free Checking, One Choice Checking and Money Market Investment Account	
(per month)	\$ 4.00
Paper Statement Option:	
Student Free Checking (per month)	\$ 4.00
Replacement Statement with Images	\$ 20.00
Returned Check or ACH Item	\$ 25.00
Stop Payment	\$ 38.00
Wire Transfers (Domestic)	
Incoming	\$ 15.00
Outgoing	\$ 40.00
Wire Transfers (Foreign)	
Incoming	\$ 25.00
Outgoing	\$ 75.00



9.23.2025

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[civista.bank](https://www.civista.bank)

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