



COMMUNITY
SHORES BANK

Banking Hours

Monday - Thursday: 9:00am - 5:00pm
 Friday: 9:00am - 5:30pm
 Saturday: 9:00am - Noon (drive-up only)

Community Shores Bank Corporation
Trades Under the Symbol "CSHB"

TOLL FREE

(reaches all locations)
 Phone: 888.853.6633

**24 - HOUR
 TELEPHONE BANKING**

Toll Free: 877.722.CSHB (2742)

231.780.1800

www.communityshores.com



**Business Deposit
 Accounts
 Transaction and
 Service Fees**

VISA® Gift Cards	\$3.95
Cashier's Check	\$6.00
Money Order	\$3.00
Coin Counting (per deposit) <\$100=\$10, >\$100=10%	
Wire - Incoming	\$15.00
Wire - Outgoing	\$25.00
Foreign Wire	\$50.00
Stop Payment	\$35.00
Checking and Savings Overdraft/Returned Item Fee +	\$35.00
Extended Overdraft Fee + (Charged on the 5th day and every day thereafter - max \$100)	\$5.00
Overdraft Protection Transfer Fee * (per transfer)	\$10.00
Dormant Account Fee (per month)	\$5.00
Account Research (per hour/minimum)	\$30.00/\$15.00
Account Closing (if closed in first 90 days)	\$25.00
Deposited Check Returned	\$15.00
Redeposited Check Returned	\$10.00
Garnishment, Tax Levy and Legal process (or the balance in the account, whichever is less)	\$100.00
Collection Item	\$25.00
Copy of Statement or Check (per item)	\$5.00
Check Images with Paper Statement (per month)	\$3.00
Counter Checks (quantity 10)	\$10.00
ATM Surcharge (foreign cardholder)	\$3.00
Debit & ATM Replacement Card	\$10.00
Debit & ATM Replacement Card - Rush	\$40.00
Verification of Accounts	\$15.00
Foreign Currency Buy/Sell Fee	\$10.00
Escheatment Fee	\$50.00

+ Applies to all accounts, including those participating in Overdraft Privilege Service. The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.

* From a CSB Bank checking, savings or money market account; the exact amount of the overdraft plus applicable fees will be transferred.



Changes (indicated in **Bold Print**) Effective March 15, 2017



Premium Small Business Checking

Required Average Balance	Monthly Fee	Free Transactions
\$1,000,000+	Free	Unlimited
\$25,000 - \$999,999	Free	Up to 500
\$10,000 - \$24,999	Free	Up to 400
\$1 - \$9,999	Free	Up to 200

Per excess debit or credit \$.40

Business Checking

Monthly Maintenance Fee	\$8.00
Per Item Paid Fee (includes ACH debits)	\$0.15
Per Deposit Ticket Fee	\$0.25
Per Item Deposited Fee (includes ACH credits)	\$0.12

Business Interest Checking

Monthly Maintenance Fee	\$8.00
Per Item Paid Fee (includes ACH debits)	\$0.15
Per Deposit Ticket Fee	\$0.25
Per Item Deposited Fee (includes ACH credits)	\$0.12

Corporate Interest Checking

Monthly Maintenance Fee	\$50.00
Per Item Paid Fee (includes ACH debits)	\$0.15
Per Deposit Ticket Fee	\$0.25
Per Item Deposited Fee (includes ACH credits)	\$0.12

Business Money Market Account

Monthly Maintenance Fee	\$10.00
Minimum Balance to Avoid Monthly Fee	\$5,000.00
Per Withdrawal Fee in Excess of 6 Per Statement	\$5.00

Premium Business Money

Market Account

Monthly Maintenance Fee	\$15.00
Minimum Balance to Avoid Monthly Fee	\$15,000.00
Per Withdrawal Fee (in excess of 6 per statement)	\$5.00
Deposited Items and other Credits	
First 50 Items/Credits	FREE
Over 50 Items/Credits (per item)	\$0.15

Business Savings Account

Monthly Maintenance Fee	\$3.00
Minimum Balance to Avoid Monthly Fee	\$300.00
Per Withdrawal Fee (in excess of 6 per statement)	\$5.00

Business Premier Savings Account

Monthly Maintenance Fee	\$15.00
Minimum Balance to Avoid Monthly Fee	\$10,000.00
Per Withdrawal Fee in Excess of 6 Per Statement	\$5.00

Safe Deposit Boxes

3 x 5 x 18 *	\$30.00
3 x 10 x 18 *	\$45.00
5 x 10 x 18 *	\$60.00
10 x 10 x 18 *	\$100.00
Safe Deposit Box Drilled	\$150.00
Safe Deposit Key Replacement	\$25.00
Safe Deposit Box Late Fee (per month)	\$5.00

* \$5 Discount with Auto Pay

Online Banking

Bill Pay (per month - 1st year free)	\$5.00
e-Statements	\$0.00

ACH Origination (Direct Deposit)

Monthly Maintenance Fee	\$20.00
Per File Transmitted	\$2.00
Per Item Transmitted	\$0.12

Money Service Business (MSB)

Designation Fee

MSB Designation Fee (per month)	\$300.00
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Applies to all checking, savings and money market accounts belonging to Money Service Businesses (MSBs)



Managing your business
at your fingertips!

Mobile Deposit

Available with the
CSB-Business * banking app



Enroll via Online Banking or
find our app in the App Store or Google Play ♦

♦ Data rates may apply. Check your mobile phone carrier for details.
App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc.
* A Mobile Deposit fee of \$0.50 per check deposited applies for CSB-Business.