

Gate City Bank Schedule of Fees

Deposit Account Fees

Check Printing	Fee depends on style of check ordered
Counter Check (For Checking and Money Market Savings Accounts)	\$20/sheet of 4 checks
Statement Print Service Charge	\$5/statement
Check Copy	\$5/check
NSF Fee This fee is imposed when a NSF condition is created by check, in-person withdrawal, ATM withdrawal, or other electronic means.	\$32/item
Negative Balance Fee Begins the 5th consecutive day account is overdrawn.	\$8/day
Returned Check Charge (charged back to account)	\$5/item \$7/special handling or ACH item Cost plus \$5/foreign item
Account Dormant Fee This fee is imposed when there is no customer initiated activity for 18 months. After five years of no customer activity Banks are required to turn the account over to the ND Unclaimed Property Division	\$6/month
Below Minimum Checking Balance Fee Premium Interest Checking Account- (Below \$1000) Business Interest Checking Account- (Below \$1500)	\$8/month \$6/month
Below Minimum Savings Balance Fee Money Market Savings Account- (Below \$500) Savings Account- (Below \$200) Relationship Savings Account- (Below \$50)	\$10/month \$5/month \$5/month
Stop Payment	No Charge if placed through Online Banking \$32/item after exceeding 5 placed in the previous 12 months
Canadian Check Processing (Non-Collection Items)	\$5/check less than \$200 \$10/check \$200 or greater
On-Us Check Collection (Sent to Gate City Bank for Collection) *Current cost is \$35	\$20/domestic item Cost*plus \$5/foreign item
Manual Check Processing	\$5/check
Retirement/CESA Closed within 3 years of opening	\$30/plan
Service Fees	
Official Check	\$5/check
Gift Card	\$3/card
Gift Card – Large Orders *There is an additional charge of \$10.00 for orders under 25 cards	\$2/card*
Over-the-Counter Collection of NSF Item	\$5/check
Direct Collection Item (Negotiable item sent for collection by Gate City Bank)	\$20/domestic item \$95/foreign item
Foreign Currency Exchange (Other than Canadian) *Additional fees may apply for amounts over \$5,000 or under \$300	\$25/exchange*
Account Research	\$15 (Minimum or \$30/Hour)
Balancing Assistance	\$15 (Minimum or \$30/Hour)
Incoming Wire Fee	\$15
Domestic Outgoing Wire Fee	\$20
Foreign Outgoing Wire Fee	\$50
Overnight Delivery Charge	\$20 plus cost
Coin and Currency Charge – For Non-Customers	\$2 (Minimum or 10% of Amount)
Check Cashing Fee -Checks cashed for a Non-Customer by a Gate City Bank customer.	5% or \$5 minimum.
Fax Fee	\$2/page
Notary Fee	No Charge
Copy Fee	\$.25/page

Legal Summons A charge, not to exceed the maximum amount permitted by law, will be imposed when a legal summons is received stating that your property must be taken to satisfy a debt.	\$50/summons
Escheatment Fee A charge imposed when we are required to turn over your abandoned property to the State of North Dakota	\$50/account
Online Banking Fees	
Online Banking (includes free bill pay)	No Charge
Business Online Banking – Free (Export to QuickBooks)	No Charge
Business Online Banking – Standard (includes Business Bill Pay, Sweeps, export to QuickBooks)	\$15/month
Business Online Banking – Premier (includes Business Bill Pay, Sweeps, export to QuickBooks and ACH Origination)	\$40/month
Online Business Banking – Elite (includes Business Bill Pay, Sweeps, export to QuickBooks, ACH Origination, Remote Deposit, Wire Transfers, and Positive Pay)	\$60/month
Remote Deposit Capture Scanner Purchase	Contact Gate City Bank
ACH Reversing File Fee	\$30
Bill Pay – Stop Payment	No Charge
Bill Pay – Same Day Electronic Payment	\$9.95
Bill Pay – Overnight Payment	\$14.95
Zelle® Request Money	No Charge
Zelle® Send Money – Within Minutes	No Charge
Zelle® Send Money – Standard (Next Day or Three Day)	No Charge
Zelle® Stop Payment	\$32
External Transfer – Next Day Outgoing	\$1.50
External Transfer – Next Day Incoming	\$1.50
External Transfer – Standard Outgoing	No Charge
External Transfer – Standard Incoming	No Charge
Debit Card Fees	
Surcharge at any ATM Some banks may assess a fee (surcharge) if you decide to use their ATM. The surcharge could happen at any ATM not owned by Gate City Bank. This fee is credited back automatically by Gate City Bank.	Refunded by Gate City Bank
Debit Card	No Charge
Rush Card Order	Domestic - \$25/card Non-Domestic - Varies based on destination
Excessive Card Replacement	\$5/card
ATM Foreign Transaction Fee - Fee charged for transactions performed outside of the United States	1% of U.S. Amount
Currency Exchange Rate -A currency exchange rate used by Mastercard may change daily and comes from a standard financial publication.	Varies
Business Account Fees	
Vinyl Deposit Bags	1 st one No Charge, \$5/each
Locked Night Drop Bags	1 st one No Charge, \$25/each
Night Deposit Key Replacement	\$25
Statement Print Service Charge -Duplicate statement or specific cycle date requests	\$5/month