

## Gate City Bank Schedule of Fees

<b>Deposit Account Fees</b>	
<b>Check Printing</b>	Fee depends on check style ordered N/A BankOn Checking
<b>Counter Check</b> (For Checking and Money Market Savings Accounts)	\$20/sheet of 4 checks N/A BankOn Checking
<b>Statement Print Service Charge</b>	\$5/statement
<b>Check Copy</b>	\$5/check
<b>NSF Fee</b> This fee is charged when an NSF condition is created by check, in-person withdrawal, ATM withdrawal, or other electronic means.	\$32/item N/A BankOn Checking
<b>Negative Balance Fee</b> Begins on the 5th consecutive day of having a negative account balance.	\$8/day N/A BankOn Checking
<b>Account Dormant Fee</b> This fee is charged each statement cycle if there is no customer-initiated activity for 18 months.	\$6/month N/A BankOn Checking
<b>Below Minimum Checking Balance Fee</b> Premium Interest Checking Account- (Below \$1000) Business Interest Checking Account- (Below \$1500)	\$8/month \$6/month
<b>Below Minimum Savings Balance Fee</b> Money Market Savings Account- (Below \$500) Savings Account- (Below \$200) Relationship Savings Account- (Below \$100)	\$10/month \$5/month \$5/month
<b>BankOn Checking Monthly Maintenance Fee</b> Primary Owner ages 13-23 Primary Owner ages 24 and older	\$0/month \$5/month
<b>Savings Link Service</b>	\$5/savings advance
<b>Stop Payment</b>	\$30/item
<b>Canadian Check Processing</b> (Non-Collection Items)	\$5/check less than \$200 \$10/check \$200 or greater
<b>On-Us Check Collection</b> (Sent to Gate City Bank for Collection) *Current cost is \$35	\$20/domestic item Cost*plus \$5/foreign item
<b>Manual Check Processing</b>	\$5/check
<b>Retirement/CESA Closed</b> within 3 years of opening	\$30/plan
<b>Service Fees</b>	
<b>Official Check</b>	\$5/check
<b>Gift Card</b>	\$3/card
<b>Gift Card – Large Orders</b> *There is an additional charge of \$10.00 for orders under 25 cards	\$2/card*
<b>Over-the-Counter Collection of NSF Item</b>	\$5/check
<b>Direct Collection Item</b> (Negotiable item sent for collection by Gate City Bank)	\$20/domestic item \$95/foreign item
<b>Foreign Currency Exchange</b> (Other than Canadian) *Additional fees may apply for amounts over \$5,000 or under \$300	\$25/exchange*
<b>Account Research</b>	\$15 (Minimum or \$30/Hour)
<b>Balancing Assistance</b>	\$15 (Minimum or \$30/Hour)
<b>Incoming Wire Fee</b>	\$15
<b>Domestic Outgoing Wire Fee</b>	\$20
<b>Foreign Outgoing Wire Fee</b>	\$50
<b>Overnight Delivery Charge</b>	\$20 plus cost
<b>Coin and Currency Charge – For Non-Customers</b>	\$2 (Minimum or 10% of Amount)
<b>Check Cashing Fee</b> -Checks cashed for a Non-Customer by a Gate City Bank customer.	5% or \$5 minimum.
<b>Fax Fee</b>	\$2/page
<b>Notary Fee</b>	No Charge

<b>Copy Fee</b>	\$.25/page
<b>Legal Summons</b> A charge, not to exceed the maximum amount permitted by law, is imposed when a legal summons is received stating that your property must be taken to satisfy a debt.	\$50/summons
<b>Escheatment Fee</b> This fee is charged when an account is considered to be abandoned, and the funds are remitted to the state unclaimed property division, of the owner's last known address.	\$50/account N/A BankOn Checking
<b>Online Banking Fees</b>	
<b>Online Banking</b> (includes free Online Bill Pay)	No Charge
<b>Business Online Banking – Free</b> (includes Online Bill Pay and export to QuickBooks)	No Charge
<b>*Business Online Banking – Standard</b> (includes Online Bill Pay, Sweeps, export to QuickBooks) <i>*Effective October 1, 2022, package will be discontinued.</i>	\$15/month
<b>*Business Online Banking – Premier</b> (includes Online Bill Pay, Sweeps, export to QuickBooks and ACH Origination) <i>* Effective October 1, 2022 Sweeps are no longer included in this package.</i>	\$40/month
<b>*Online Business Banking – Elite</b> (includes Online Bill Pay, Sweeps, export to QuickBooks, ACH Origination, Remote Deposit, Wire Transfers, and Positive Pay) <i>* Effective October 1, 2022 Sweeps, Wire Transfers and Positive Pay are no longer included in this package.</i>	\$60/month
<b>Remote Deposit Capture Scanner Purchase</b>	Contact Gate City Bank
<b>Sweeps</b> (includes Deposit, Zero Dollar and Promontory Sweeps)	Effective October 1, 2022 - \$25/month
<b>Positive Pay</b>	Effective October 1, 2022 - \$10/month per account
<b>ACH Reversing File Fee</b>	\$30
<b>Bill Pay – Stop Payment</b>	No Charge
<b>Bill Pay – Same Day Electronic Payment</b>	\$9.95
<b>Bill Pay – Overnight Payment</b>	\$14.95
<b>Zelle® Request Money</b>	No Charge
<b>Zelle® Send Money – Within Minutes</b>	No Charge BankOn Checking \$.50/item
<b>Zelle® Send Money – Standard (Next Day or Three Day)</b>	No Charge BankOn Checking \$.50/item
<b>Zelle® Stop Payment</b>	\$30/item
<b>External Transfer – Next Day Outgoing</b>	\$1.50
<b>External Transfer – Next Day Incoming</b>	\$1.50
<b>External Transfer – Standard Outgoing</b>	No Charge
<b>External Transfer – Standard Incoming</b>	No Charge
<b>Debit Card Fees</b>	
<b>Surcharge at any ATM</b> 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
<b>Debit Card</b>	No Charge
<b>Rush Card Order</b>	Domestic - \$25/card Non-Domestic - Varies based on destination
<b>Excessive Card Replacement</b>	\$5/card
<b>ATM Foreign Transaction Fee</b> - Fee charged for transactions performed outside of the United States	1% of U.S. Amount
<b>Currency Exchange Rate</b> -A currency exchange rate used by Mastercard may change daily and comes from a standard financial publication.	Varies
<b>Business Account Fees</b>	
<b>Deposited Items Returned Unpaid (charged back to account)</b>	\$5/item \$7/special handling or ACH item Cost plus \$5/foreign item
<b>Locked Night Drop Bags</b>	1 <sup>st</sup> one No Charge, \$25/each
<b>Vinyl Deposit Bags</b>	1 <sup>st</sup> one No Charge, \$5/each
<b>Night Deposit Key Replacement</b>	\$25
<b>Statement Print Service Charge</b> -Duplicate statement or specific cycle date requests	\$5/month