

Gate City Bank Schedule of Fees

This schedule provides a general overview of standard fees associated with business accounts. However, Treasury Management services are often tailored to your unique business needs and overall relationship with us.

For a personalized pricing proposal, please contact your Business Banker or Treasury Management Consultant.

Deposit Account Fees

Account Dormant Fee This fee is charged each checking statement cycle if there is no customer-initiated activity for 18 months.	\$6 per month
Below Minimum Balance Fee - Checking	Business Interest Checking Account Account Balance below \$1,500 in a statement period \$6 per month
Below Minimum Balance Fee - Savings	Business Money Market Account Account Balance below \$500 in a calendar month \$10 per month
	Business Savings Account Account Balance below \$200 in a calendar month \$5 per month
	Business Relationship Savings Account Account Balance below \$100 in a calendar month \$5 per month
Check Printing	Fee depends on style of check ordered
Counter Check For Checking and Money Market Savings Accounts.	\$20/sheet of 4 checks
Escheatment Fee This fee is charged when an account is considered to be abandoned by the state. The funds are remitted to the state unclaimed property division, of the owner's last known address.	\$50 per account
Statement Print Service Charge Duplicate statement or specific cycle date requests.	\$5 per statement

Overdraft Fees

Overdraft /Non-Sufficient Funds (NSF)	Overdraft fee for items paid resulting in a negative balance. Maximum of 4 fees per calendar day. If your account is charged more than four overdraft fees per day, the additional fees will be refunded within 48 hours. The date the fee is charged is used to calculate the number of fees charged per day. \$32 per item
Returned Item/Non-Sufficient Funds (NSF) Third parties or other banks may impose charges for returned items.	Non-Sufficient Funds (NSF) Fee for items returned. \$0 per item
Negative Balance Fees	Daily Negative Balance Fee for maintaining a negative account balance for more than 5 consecutive calendar days. \$8 per day

Services Fees

Account Research	\$15 minimum OR \$30 per hour
Canadian Check Processing (Non-Collection Items)	Check for less than \$200 \$5 per item
	Check \$200 or greater \$10 per item
Check Cashing Fee Checks cashed for a Non-Customer by a Gate City Bank customer.	5% or \$5 minimum
Coin and Currency Charge – For Non-Customers	\$2 minimum OR 10% of amount
Copy Fee	\$.25 per page
Direct Collection Item (Negotiable items sent for collection by Gate City Bank)	Domestic Collection \$20 per item
	Foreign Collection \$95 per item
Fax Fee	\$2 per page

Foreign Currency Exchange (Other than Canadian)	*Additional fees may apply for amounts over \$5,000 or under \$300.	\$25/exchange*
Gift Card	Gift Card	\$3 per card
	Large Orders *There is an additional charge of \$10 for orders under 25 cards.	\$2 per card*
Legal Summons 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 per summons
Manual Check Processing		\$5 per check
Notary Fee		\$0 per item
Official Check		\$5 per check
On-Us Check Collection (Sent to Gate City Bank for Collection)	Domestic item	\$20 per item
	Foreign item	\$5 plus current cost, minimum \$40
Overnight Delivery Charge		\$20 plus cost
Stop Payment		\$30 per item
Wire Transfers	Incoming Wire Fee	\$15 per wire
	Domestic Outgoing Wire Fee	\$20 per wire
	Foreign Outgoing Wire Fee	\$50 per wire
Online Banking Fees		
External Transfer	Standard Outgoing	\$0 per item
	Standard Incoming	\$0 per item
Online Banking		\$0 per month
Online Bill Pay	Stop Payment	\$0 per item
	Same Day Electronic Payment	\$9.95 per item
	Overnight Payment	\$14.95 per item
Debit Card Fees		
ATM Foreign Transaction Fee Fee charged for transactions performed outside of the United States.		1% of U.S Amount
Currency Exchange Rate The currency exchange rate used by Mastercard may change daily and comes from a standard financial publication.		Varies Contact Gate City Bank
Debit Card		\$0 per card
Excessive Card Replacement		\$5 per card
Rush Card Order	Domestic Rush Order	\$25 per card
	Foreign Rush Order	Varies based on destination
Business Account Fees		
Deposited Items Returned Unpaid (charged back to account)	Deposited Items Returned	\$5 per item
	Special handling of ACH item	\$7 per item
	Foreign Returned Unpaid	\$5 plus cost
Locked Night Drop Bags	1st bag no charge	\$25 per bag
Night Deposit Key Replacement		\$25 per key
Statement Print Service Charge Duplicate statement or specific cycle date requests.		\$5 per month
Vinyl Deposit Bags	1st bag no charge	\$5 per bag