

Gate City Bank Schedule of Fees

Deposit Account Fees

Account Dormant Fee This fee is charged each checking statement cycle if there is no customer-initiated activity for 18 months.	Not applicable to BankOn Checking Account	\$6 per month
BankOn Checking Account Monthly Maintenance Fee	Primary Owner ages 23 and under	\$0 per month
	Primary Owner ages 24 and older	\$5 per month
Preferred Perks Checking Account Monthly Maintenance Fee	Account Balance below \$5,000 in a statement period	\$4.95 per month
Below Minimum Balance Fee - Checking	Premium Interest Checking Account Account Balance below \$5,000 in a statement period	\$10 per month
	Business Interest Checking Account Account Balance below \$1,500 in a statement period	\$6 per month
Below Minimum Balance Fee - Savings	Money Market Account Account Balance below \$500 in a calendar month	\$10 per month
	Savings Account Account Balance below \$200 in a calendar month	\$5 per month
	Relationship Savings Account Account Balance below \$100 in a calendar month	\$5 per month
Check Printing	Not applicable to BankOn Checking Account	Fee depends on style of check ordered
Counter Check For Checking and Money Market Savings Accounts.	Not applicable to BankOn Checking Account	\$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.	Not applicable to BankOn Checking Account	\$50 per account
Retirement/CESA Closed Within 3 years of opening.		\$30 per plan
Statement Print Service Fee 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
	BankOn Checking Account Overdraft Fee for items paid resulting in a negative balance.	\$0 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
	BankOn Checking Account Daily Negative Balance Fee for maintaining a negative account balance for more than 5 consecutive calendar days.	\$0 per day
Savings Link Service	Transfer from savings account when the checking account transaction brings the account negative.	\$0 per transfer

Services Fees

Account Research		\$15 minimum OR \$30 per hour
Balancing Assistance		\$15 minimum OR \$30 per hour
Canadian Check Processing Non-Collection Items	Check 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% of check amount OR \$5 minimum
Coin and Currency Fee	Applies to non-bulk coin/currency exchanges for non-customers	10% of amount OR \$5 minimum
Bulk Coin Fee	Applies to bulk coin orders for customers only	\$5 per box
Copy Fee		\$.25 per page
Direct Collection Item Negotiable item 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 per exchange*
Gift Card	Standard Order	\$3 per card
	Large Orders *There is an additional fee of \$10 for orders under 25 cards.	\$2 per card*
Legal Summons A fee, 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 Fee		\$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 Includes free Online Bill Pay		\$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
Zelle®	Request Money	\$0 per item
	Send Money – Within Minutes	\$0 per item \$.50 per item for BankOn Accounts

	Send Money – Standard (Next Day or Three Day)	\$0 per item \$.50 per item for BankOn Accounts
	Stop Payment	\$30 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 Fee Duplicate statement or specific cycle date requests.		\$5 per month
Vinyl Deposit Bags	1st bag no charge	\$5 per bag

Rev 09/01/2026