

## Gate City Bank Schedule of Fees

### Deposit Account Fees

<b>Account Dormant Fee</b> 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
<b>BankOn Checking Account Monthly Maintenance Fee</b>	Primary Owner ages 23 and under	\$0 per month
	Primary Owner ages 24 and older	\$5 per month
<b>Below Minimum Balance Fee - Checking</b>	<b>Premium Interest Checking Account</b> Account Balance below \$1,000 in a statement period	\$8 per month
	<b>Business Interest Checking Account</b> Account Balance below \$1,500 in a statement period	\$6 per month
<b>Below Minimum Balance Fee - Savings</b>	<b>Money Market Account</b> Account Balance below \$500 in a calendar month	\$10 per month
	<b>Savings Account</b> Account Balance below \$200 in a calendar month	\$5 per month
	<b>Relationship Savings Account</b> Account Balance below \$100 in a calendar month	\$5 per month
<b>Check Printing</b>	Not applicable to BankOn Checking Account	Fee depends on style of check ordered
<b>Counter Check</b> For Checking and Money Market Savings Accounts.	Not applicable to BankOn Checking Account	\$20/sheet of 4 checks
<b>Escheatment Fee</b> 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
<b>Retirement/CESA Closed</b> Within 3 years of opening.		\$30 per plan
<b>Statement Print Service Fee</b> Duplicate statement or specific cycle date requests.		\$5 per statement

### Overdraft Fees

<b>Overdraft /Non-Sufficient Funds (NSF)</b>	Overdraft fee for items paid resulting in a negative balance.  <b>Maximum of 4 fees per calendar day.</b> 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
	<b>BankOn Checking Account</b> Overdraft Fee for items paid resulting in a negative balance.	\$0 per item
<b>Returned Item/Non-Sufficient Funds (NSF)</b> Third parties or other banks may impose charges for returned items.	Non-Sufficient Funds (NSF) Fee for items returned.	\$0 per item
<b>Negative Balance Fees</b>	Daily Negative Balance Fee for maintaining a negative account balance for more than 5 consecutive calendar days.	\$8 per day
	<b>BankOn Checking Account</b> Daily Negative Balance Fee for maintaining a negative account balance for more than 5 consecutive calendar days.	\$0 per day
<b>Savings Link Service</b>	Transfer from savings account when the checking account transaction brings the account negative.	\$0 per transfer

### Services Fees

<b>Account Research</b>	\$15 minimum OR \$30 per hour
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<b>Balancing Assistance</b>		\$15 minimum OR \$30 per hour
<b>Canadian Check Processing</b> Non-Collection Items	Check less than \$200	\$5 per item
	Check \$200 or greater	\$10 per item
<b>Check Cashing Fee</b>	Checks cashed for a Non-Customer by a Gate City Bank customer.	5% of check amount OR \$5 minimum
<b>Coin and Currency Fee</b>	Applies to non-bulk coin/currency exchanges for non-customers	10% of amount OR \$5 minimum
<b>Bulk Coin Fee</b>	Applies to bulk coin orders for customers only	\$5 per box
<b>Copy Fee</b>		\$.25 per page
<b>Direct Collection Item</b> Negotiable item sent for collection by Gate City Bank	Domestic Collection	\$20 per item
	Foreign Collection	\$95 per item
<b>Fax Fee</b>		\$2 per page
<b>Foreign Currency Exchange</b> Other than Canadian	*Additional fees may apply for amounts over \$5,000 or under \$300.	\$25 per exchange*
<b>Gift Card</b>	<b>Standard Order</b>	\$3 per card
	<b>Large Orders</b> *There is an additional fee of \$10 for orders under 25 cards.	\$2 per card*
<b>Legal Summons</b> 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
<b>Manual Check Processing</b>		\$5 per check
<b>Notary Fee</b>		\$0 per item
<b>Official Check</b>		\$5 per check
<b>On-Us Check Collection</b> Sent to Gate City Bank for Collection	Domestic item	\$20 per item
	Foreign item	\$5 plus current cost, minimum \$40
<b>Overnight Delivery Fee</b>		\$20 plus cost
<b>Stop Payment</b>		\$30 per item
<b>Wire Transfers</b>	Incoming Wire Fee	\$15 per wire
	Domestic Outgoing Wire Fee	\$20 per wire
	Foreign Outgoing Wire Fee	\$50 per wire
<b>Online Banking Fees</b>		
<b>External Transfer</b>	Standard Outgoing	\$0 per item
	Standard Incoming	\$0 per item
<b>Online Banking</b> Includes free Online Bill Pay		\$0 per month
<b>Online Bill Pay</b>	Stop Payment	\$0 per item
	Same Day Electronic Payment	\$9.95 per item
	Overnight Payment	\$14.95 per item
<b>Zelle®</b>	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
<b>Debit Card Fees</b>		
<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> The currency exchange rate used by Mastercard may change daily and comes from a standard financial publication.		Varies - Contact Gate City Bank
<b>Debit Card</b>		\$0 per card
<b>Excessive Card Replacement</b>		\$5 per card
<b>Rush Card Order</b>	Domestic Rush Order	\$25 per card
	Foreign Rush Order	Varies based on destination
<b>Surcharge at any ATM</b> Some banks and ATM owners 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.	Consumer (Retail) Accounts This fee is credited back automatically by Gate City Bank.	Annual Limit of \$250 in Fees Refunded by Gate City Bank
	Commercial (Business) Accounts	\$0 in Fees Refunded by Gate City Bank
<b>Business Account Fees</b>		
<b>Deposited Items Returned Unpaid (charged back to account)</b>	Deposited Items Returned	\$5 per item
	Special handling of ACH item	\$7 per item
	Foreign Returned Unpaid	\$5 plus cost
<b>Locked Night Drop Bags</b>	1st bag no charge	\$25 per bag
<b>Night Deposit Key Replacement</b>		\$25 per key
<b>Statement Print Service Fee</b> Duplicate statement or specific cycle date requests.		\$5 per month
<b>Vinyl Deposit Bags</b>	1st bag no charge	\$5 per bag

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