

## 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 Charge</b> Duplicate statement or specific cycle date requests.		\$5 per statement
<b>Overdraft Fees</b>		
<b>Overdraft, Returned Item/Non-sufficient funds (NSF) and Negative Balance Fees</b> Third parties or other banks may impose charges for returned items	Overdraft fee for items paid into overdraft	\$32 per item
	<b>BankOn Checking Account</b> Overdraft fee for items paid into overdraft	\$0 per item
	Returned item/Non-sufficient funds (NSF)	\$0 per item
	Negative Balance Fee after the 5 <sup>th</sup> consecutive day of having a negative account balance.	\$8 per day
	<b>BankOn Checking Account</b> negative Balance Fee after the 5 <sup>th</sup> consecutive day of having a negative account balance.	\$0 per item
<b>Savings Link Service</b>	Transfer from savings account when the checking account transaction brings the account negative. This fee is charged on the Savings Account	\$5 per transfer

<b>Services Fees</b>	
<b>Account Research</b>	\$15 minimum OR \$30 per hour
<b>Balancing Assistance</b>	\$15 minimum OR \$30 per hour
<b>Canadian Check Processing</b> (Non-Collection Items)	Check less than \$200 <span style="float: right;">\$5 per item</span>
	Check \$200 or greater <span style="float: right;">\$10 per item</span>
<b>Check Cashing Fee</b> Checks cashed for a Non-Customer by a Gate City Bank customer.	5% or \$5 minimum
<b>Coin and Currency Charge – For Non-Customers</b>	\$2 minimum OR 10% of amount
<b>Copy Fee</b>	\$.25 per page
<b>Direct Collection Item</b> (Negotiable item sent for collection by Gate City Bank)	Domestic Collection <span style="float: right;">\$20 per item</span>
	Foreign Collection <span style="float: right;">\$95 per item</span>
<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. <span style="float: right;">\$25/exchange*</span>
<b>Gift Card</b>	Gift Card <span style="float: right;">\$3 per card</span>
	<b>Large Orders</b> *There is an additional charge of \$10 for orders under 25 cards. <span style="float: right;">\$2 per card*</span>
<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 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 <span style="float: right;">\$20 per item</span>
	Foreign item <span style="float: right;">\$5 plus current cost, minimum \$40</span>
<b>Overnight Delivery Charge</b>	\$20 plus cost
<b>Stop Payment</b>	\$30 per item
<b>Wire Transfers</b>	Incoming Wire Fee <span style="float: right;">\$15 per wire</span>
	Domestic Outgoing Wire Fee <span style="float: right;">\$20 per wire</span>
	Foreign Outgoing Wire Fee <span style="float: right;">\$50 per wire</span>

<b>Online Banking Fees</b>		
<b>External Transfer</b>	Standard Outgoing	\$0 per item
	Next Day Outgoing	\$1.50 per item
	Standard Incoming	\$0 per item
	Next Day Incoming	\$1.50 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>Business Online Banking</b>	<b>Free</b> (Includes Online Bill Pay and export to QuickBooks)
<b>Premier</b> (Includes Online Bill Pay, export to QuickBooks and ACH Origination)		\$40 per month
<b>Elite</b> (Includes Online Bill Pay, export to QuickBooks, ACH Origination and Remote Deposit Capture)		\$60 per month
Remote Deposit Capture Scanner Purchase		Varies contact Gate City Bank
ACH Same Day File Fee		\$25 per file
ACH Reversing File Fee		\$30 per file
Sweeps (Deposit, Zero Balance and Promontory Sweeps)		\$25 a month per account
<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> A 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 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>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>Positive Pay</b>	Positive Pay Setup Fee	\$50 per client
	Positive Pay Monthly Fee	\$20 per account
	Payee Positive Pay Monthly Fee	\$25 per account
	ACH Filters Debit Monthly Fee	\$15 per account
	ACH Filters Credit Monthly Fee	\$15 per account
	EDI Monthly Fee	\$5 per account
	ACH NOC/RTM Notification Fee	\$5 per item
	Positive Pay Text Message Fee	\$0.10 per message
	Reverse Positive Pay Monthly Fee	\$20 per account
	ACH Block Debit Monthly	\$15 per account
	ACH Block Credit Monthly	\$15 per account
	Block All Monthly Fee - Debit	\$15 per account
	Block All Monthly Fee - Credit	\$15 per account
<b>Statement Print Service Charge</b> Duplicate statement or specific cycle date requests.		\$5 per month
<b>Vinyl Deposit Bags</b>	1st bag no charge	\$5 per bag