

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
Below Minimum Balance Fee - Checking	Premium Interest Checking Account Account Balance below \$1,000 in a statement period	\$8 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 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. <i>Maximum of 4 fees per calendar day.</i> 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
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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% 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 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/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
	Next Day Outgoing	\$1.50 per item
	Standard Incoming	\$0 per item
	Next Day Incoming	\$1.50 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
Business Online Banking	Free (Includes Online Bill Pay and export to QuickBooks)	\$0 per month
	Premier (Includes Online Bill Pay, export to QuickBooks and ACH Origination)	\$40 per month
	Elite (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
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 A 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
Surcharge at any ATM 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
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
Positive Pay	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
Statement Print Service Charge Duplicate statement or specific cycle date requests.		\$5 per month
Vinyl Deposit Bags	1st bag no charge	\$5 per bag

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