

GATEWAY BANK

FEE SCHEDULE

Account Services

| | |
|---|-----------------------|
| Account Reconciliation/Research (1 hour min.) | \$30 per hour |
| Audit Confirmation | \$15 |
| Collection Item | \$30 |
| Foreign Item Deposit | \$15 |
| Deposit Correction | \$5 |
| Excess Activity on Savings Account (Reg D) | \$0.50 per withdrawal |
| Return of Deposit Item Fee | \$4 |
| Account Closing Fee (less than 6 months) | \$25 |

Coin and Currency

| | |
|--------------------------------------|----------------------|
| Deposit Bag - Zipper | \$6 |
| Deposit Bag - Locked | \$20 |
| Coin Counting - Current Clients | Free |
| Coin Counting - Non Client | 5% of total |
| Coin Purchase | \$0.12 per roll |
| Currency Purchase | \$0.50 per strap |
| Foreign Currency Purchase Δ | \$30 + exchange rate |
| Foreign Currency Conversion Δ | \$30 + exchange rate |

Account Transactions

| | |
|-------------------------|---------------|
| Overdraft Fee* | \$30 per item |
| Returned Item Fee | \$30 per item |
| Daily Overdraft Fee** | \$6 per day |
| Stop Payment | \$30 per item |
| Dormant Account Fee *** | \$5 per month |

Other Services

| | |
|---|----------------------|
| Cashiers Check | \$8 |
| Cash Advance | \$8 |
| MasterCard Prepaid Gift Cards | \$4.95 |
| MasterCard Prepaid Travel Cards | \$4.95 |
| Replacement ATM/Debit Card | \$5 |
| ATM/Debit Card Rush Production | \$30 |
| ATM/Debit Card 2 Day Rush Delivery | \$30 + Shipping Rate |
| Non-Network ATM Fee | \$1 |
| ATM/Debit International Transaction Fee | 1% of transaction |
| Garnishment/Levy Execution | \$75 |
| Notary Service - Client | Free |
| Notary Service - Non Client | \$1 |
| Signature Guarantee - Clients | Free |
| IRA or HSA Transaction Correction | \$25 |

*A maximum of \$150 in Overdraft Fees may be charged to the account per day. Overdrafts can be created by check, in person withdrawal, or other electronic means.

**Beginning on the 5th business day of the account being overdrawn a Daily Overdraft Fee will be charged each day the account continues to be overdrawn.

***An account will go dormant after twelve months of no activity and a dormancy fee will begin to be charged.

A change in fee is reflected with a Δ

Fed Wire Services

| | |
|--|------|
| Incoming Domestic Wire Transfer | \$15 |
| Outgoing Domestic Wire Transfer* | \$20 |
| Repetitive Outgoing Domestic Wire Transfer* | \$15 |
| Outgoing International Wire Transfer* | \$45 |
| Incoming International Wire Transfer | \$15 |
| Repetitive Outgoing International Wire Transfer* | \$35 |

* Additional outside fees may apply. Consult beneficiary institution.

ACH Services

| | |
|-------------------------------|------------------------|
| ACH Setup | \$30 per file |
| ACH Credits and Debits | \$.13 per item in file |
| ACH File Origination | \$7 per file sent |
| ACH Stop Payment | \$30 |
| ACH Reversals/File Correction | \$25 |

Internet Banking

| | |
|----------------------------|------|
| Online Banking Access | Free |
| e-Statements | Free |
| Bill Pay | Free |
| Person-to-Person Transfers | Free |
| Bank-to-Bank Transfers | Free |
| Returned Payment Fee | \$5 |

Mobile Banking

| | |
|-----------------------|------|
| Mobile Banking Access | Free |
| Mobile Deposit | Free |
| Text Alerts | Free |
| Email Alerts | Free |

Safe Deposit Box*

| | |
|------------------|-----------------|
| 3 x 5 | \$35 |
| 3 x 10 | \$60 |
| 5 x 10 | \$80 |
| 10 x 10 | \$130 |
| Lost Key | \$25 |
| Drilling Charges | \$30 + drilling |

*Safe Deposit Boxes are only available for clients with a current Gateway Bank account. Annual fees require an auto debit from a Gateway Bank account.

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BUSINESS SERVICES AND FEES

Analysis Checking

| | |
|--|----------------|
| Account Maintenance | \$17 per month |
| Deposits/Credits | \$0.40 |
| Deposit Items - Local | \$0.08 |
| Deposit Items - Transit | \$0.12 |
| Checks/Debits | \$0.16 |
| Earnings Credit Calculation | Varies Monthly |
| <i>(80% of the 91-day Treasury Bill)</i> | |

Business Checking

| | |
|---|-----------------|
| Minimum Balance | \$2,500 |
| Service Charge <i>(Below Minimum)</i> | \$12 per month |
| Items Processed Limit | 250 total items |
| <i>(credits, debits, and deposited items)</i> | |
| Excess Processed Items | \$0.25 per item |

Community Business Checking

| | |
|---|-----------------|
| Minimum Balance | None |
| Service Charge <i>(Below Minimum)</i> | None |
| Items Processed Limit | 75 total items |
| <i>(credits, debits, and deposited items)</i> | |
| Excess Processed Items | \$0.25 per item |

Cash Management

| | |
|-----------------------|--------|
| Monthly Fee | \$20 |
| Per Item | \$0.13 |
| Replacement Token Fee | \$25 |

Remote Deposit

| | |
|-----------------------|------------|
| Monthly Fee | \$30 |
| Scanner | See Banker |
| Replacement Token Fee | \$25 |

Business Bill Pay

| | |
|----------------------|------|
| Monthly Fee | Free |
| Transfers | Free |
| Returned Payment Fee | \$5 |

Member FDIC




GATEWAY BANK

Effective January 1, 2019