

Common Banking Service Charges



This document provides information about common banking fees and transaction limitations that may be applied to your GN Bank account.

<i>ATM / Debit Card Fees</i>	ATM Cash Withdrawal Fees (Avoid this fee by limiting your ATM withdrawals to three times per month)	\$0.00 for the first three cash withdrawals of each month \$1.50 fee for each additional cash withdrawal made thereafter (in that month)
	Change your ATM Card Personal Identification Number (PIN)	\$5.00 per change request/ Free at GN Bank ATM
	Replace a lost ATM / Debit Card	\$15.00 per card

<i>Overdraft Fees</i>	Non-Sufficient Funds Fee Occurs when GN Bank pays for a transaction (including ACH transactions) when your account does not have enough funds.	\$35.00 per transaction
	Returned Item Fee Occurs for any check or ACH transaction that GN Bank returns unpaid due to insufficient funds in an account	\$35.00 per returned item
	Overdraft Protection Transfer Sweep Fee Occurs when GN Bank transfers your funds from a linked account to protect you from overdrafting your account.	\$1.00 per transfer

You can avoid overdrawing your account by making a deposit or transferring funds to cover the overdraft before the business day ends.

<i>Dormant Account Fees</i>	<p>Dormant Account Fee A Checking, MMDA, or NOW account is dormant if for twelve months you have made no deposits or withdrawals to the account and you have had no communication with us about your account(s). A Savings account is dormant if for six months you have made no deposits or withdrawals to the account and you have no communication with us about your account(s).</p>	\$15.00 per quarter for each dormant account
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<i>Checking Account Fees</i>	Account History Printout	\$3.00 per copy
	Check Printing	Fee varies based on style of check
	Copy of Cancelled Check	\$5.00 per copy
	Copy of Cancelled Withdrawal Check	\$5.00 per copy
	Deposit Verification Statement	\$10.00 per statement
	Duplicate Account Statement	\$8.00 per statement
	<p>Stop Payments Fee Occurs when you make a stop payment request for a check, ACH, or electronic payment.</p>	\$35.00 per request
	<p>Account Closed within 90 days of Opening Fee Occurs when you close a new checking account within 90 days of opening it</p>	\$15.00 per prematurely closed account

Document Fees	Fax Fee	\$1.00 per page for local faxes \$5.00 per page for long distance faxes
	Immigration Letters	\$10.00 per letter
	Official Bank Checks	\$0.00 for one check each month \$1.00 fee for each additional check thereafter (in that month)
	Photocopies	\$0.50 per copy
	Temporary checks	\$1.00 for five checks
	Money Orders A check issued by you, purchased at a branch, for an amount up to \$500.00.	\$60.00 per order (for orders from \$0.01-\$300.99) \$1.00 per order (for orders from \$301.00-\$500.00)

Business Account Fees	Audit Confirmation	\$10.00 per confirmation
	Signature Guarantee	\$2.00 per guarantee

Legal Fees	Garnishment Processing	\$100.00 per garnishment
	Levies, Subpoena, and other Legal Services	\$100.00 per service

Transfer Fees	Outgoing, Domestic Wire Transfer Send a wire to a bank account in the United States	\$30.00 per transfer
	Incoming Wire Transfer A wire transfer is deposited into your account	\$15.00 per transfer
	Customer Direct Transfer	\$10.00 per transfer
	Internal Transfers	\$2.00 per transfer

<i>Other/Miscellaneous Fees</i>	(Non-customer) Cash a Check Fee Occurs when a non-customer of GN Bank wishes to cash a check at GN Bank	\$1.00 per \$100.00 cashed out (Minimum of \$5.00 cashout)
	Coin Counting / Redemption	5% of the total value of coins
	Rolled Coin Purchase	\$0.10 per roll
	Debit Card or ACH Fraud Activity Claim Occurs when you request GN Bank to look into fraudulent activity on your account	up to \$50.00 for customer liability
	Research Fee Occurs for research done regarding your accounts and/or loans	\$25.00 per hour (\$15.00 minimum)
	Notary Public Occurs when you request a witness for signatures	\$1.00

For more information about service charges, feel free to contact your local GN Bank branch.

Main Office

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Branch Office

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