

Common Banking Service Charges



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

Personal Checking:

Account Type	Minimum Balance To Open	Monthly Maintenance Fee
Retail Checking	\$100.00	\$15.00*
Renaissance Checking**	\$100.00	\$7.00*
Absolute Free Checking	\$100.00	\$0
Advanced Student Checking	\$25.00	\$0

*Monthly maintenance fee waived for Retail Checking with a \$100 daily balance.

Fee waived for Renaissance Checking with a \$10 daily balance.

**Renaissance Checking requires qualifying direct deposit.

Small Business Checking:

Account Type	Minimum Balance To Open	Monthly Maintenance Fee
Small Business Checking	\$100.00	\$25.00*

*Fee Waived with a \$3000 daily balance.

Personal Savings:

Account Type	Minimum Balance To Earn Interest	Monthly Maintenance Fee
Statement Savings	\$500.00- \$999.99	\$15.00**
MMDA	\$2500.00	\$15.00
Student Savings (Ages 13-17)*	\$25.00	-
Children's Savings (Ages 5-12)*	\$5.00	-

*Please visit gnbank.net/personal/savings to learn about monthly fees, minimum balances to avoid fees, and minimum balances required to earn interest for each account.

**The fee will be charged if the account holder fails to maintain a balance of \$250 and above.

ATM / Debit Card Fees	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
Overdraft Fees	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 (current fee)
	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 (current fee)
	Extended Overdrawn Account Fee Fee assessed if your account remains with a negative balance for 5 consecutive business days.	\$35.00 per transfer (Effective September 16, 2019)
	Savings Account Fee Occurs when there are excessive transactions of the six transfer/withdrawal limitations (Excessive transactions are transfers and/or withdrawals)	\$3.00 per transfer (Effective September 16, 2019)
<i>You can avoid overdrawing your account by making a deposit or transferring funds to cover the overdraft before the business day ends.</i>		

<i>Dormant Account Fees</i>	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).	\$15.00 per quarter for each dormant account
	Account History Printout	\$3.00 per copy
<i>Checking Account Fees</i>	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
	Stop Payments Fee Occurs when you make a stop payment request for a check, ACH, or electronic payment.	\$35.00 per request
	Account Closed within 90 days of Opening Fee Occurs when you close a new checking account within 90 days of opening it	\$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 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
Other/Miscellaneous Fees	(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 cash out)
	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	\$5.00

Check Acceptance Notice

Starting September 16, 2019 GN Bank will no longer be accepting checks with the previous name of Illinois Service Federal Savings & Loan Association AKA ISF Bank. If you have checks with this branding on them please bring them to your local branch location so that new checks can be ordered. New Checks can be ordered at no cost to you if brought in before September 16, 2019. Anything after September 16, 2019 will be normal charges on the order of checks.

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

Main Office

4619 S. Dr. Martin L. King, Jr. Drive
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(773) 624-2000

Branch Office

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(773) 224-2160

Internet Banking

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