



PERSONAL ACCOUNTS SERVICE CHARGES AND FEES

The following schedule reflects service charges and fees for products and services currently offered by GBC Bank. All are subject to change.

CHECKING ACCOUNTS

Statements: All checking accounts receive an image statement (except Overdraft Loan Accounts). Most statements are provided monthly. Electronic statements are also available.

Maintenance Fees: All Maintenance Fees are charged on a monthly basis unless otherwise shown.

Paper Statement Fees: Effective 8/15/2023, customers will be charged \$2.00 per month for new accounts. Monthly paper statement fee can be waived if customer signs up for e-statements.

Fees may reduce earnings on interest-bearing accounts.

Emerald+ Checking

Minimum deposit to open: \$50.00
Monthly paper statement fee: \$2.00
FREE first box of basic checks

| | <u>Average balance</u> | <u>Maintenance fee</u> |
|-----------------|--------------------------------|------------------------|
| Maintenance fee | \$ 0 - 999.99 1,000.00 & up | \$ 7.00 0.00 |

See a Customer Service Representative for qualified account benefits.

Direct+ Checking

Minimum deposit to open: \$50.00
Minimum balance requirement: None
Monthly paper statement fee: \$2.00*
FREE first box of basic checks

See a Customer Service Representative for qualified account benefits.

Silver+ Checking

Minimum Age Requirement: 50
Minimum deposit to open: \$50.00
Minimum balance requirement: None
FREE paper statements or e-statements
FREE first box of basic checks

See a Customer Service Representative for qualified account benefits.

Easy Checking

Minimum deposit to open: \$50.00
Minimum balance requirement: None
Monthly paper statement fee: \$2.00*
FREE first box of basic checks

*Monthly paper statement fee can be waived if customer signs up for e-statements.

On Campus Checking

Age Requirements: Primary Account Owner under the age of 18 must have parent as a joint owner. Maximum age of Primary Owner is 25 years.

-Minimum deposit to open: \$5.00
-Minimum balance requirement: None
-E-statement & NetTeller online banking required. (no paper statement)
-Debit Card required

Maintenance fees: A \$2.00 monthly paper statement fee will be charged to the Primary Account Holder unless they sign up for eStatements. In addition, a \$10.00 monthly service fee will apply if the age of the Primary Account Holder exceeds 25 years of age.

Five free foreign ATM transactions per statement cycle. First box of checks are free (Custom Creations only).

Bounce Protection and Overdraft Loan not available on this account.

The following accounts are no longer offered but will continue to be served to existing customers.

GBC Select

Minimum deposit to open: Non-Interest Bearing \$50.00
Interest Bearing \$1,000.00

| | <u>Average balance</u> | <u>Maintenance fee</u> |
|----------------------|--------------------------------|------------------------|
| Non-Interest Bearing | \$ 0 - 299.99 300.00 & up | \$ 8.50 6.00 |
| Interest Bearing | \$ 0 - 999.99 1,000.00 & up | \$ 9.00 6.50 |

See a Customer Service Representative for qualified account benefits.

Regular Checking

Minimum deposit to open: \$50.00

| <u>Average balance</u> | <u>Maintenance fee</u> | <u>Per check fee</u> |
|------------------------|------------------------|----------------------|
| \$ 0 - 399.99 | \$5.00 | \$.20 |
| 400.00 - 699.99 | 3.00 | .20 |
| 700.00 & up | None | None |

Basic Checking

-Minimum deposit to open: \$50.00
-Minimum balance requirement: None
-Maintenance fee: \$4.00 per month
-Per check fee: 10 free per month, then \$.40 each

GBC Direct Checking

-Minimum deposit to open: \$50.00
-Minimum balance requirement: None
-Requirements: Direct Deposit (90 days to set up), Debit Card.
-Maintenance fee: None*

*Account is charged \$10 for each month (after the first 90 days) that has no Direct Deposit.

Silver Advantage Checking

-Minimum Age Requirement: 55
-Minimum deposit to open: \$50.00
-Minimum balance requirement: None
-Maintenance fee: None.
-One box of Custom Creations checks free of charge, per year.
See a Customer Service Representative for additional account benefits.

Super Now Account

Minimum deposit to open: \$1,000.00

| <u>Average balance</u> | <u>Maintenance fee</u> | <u>Per check fee</u> |
|------------------------|------------------------|----------------------|
| \$ 0 - 999.99 | \$7.00 | None |
| 1,000.00 & up | None | None |

SAVINGS ACCOUNTS

Savings Account

| Average balance | Maintenance fee | Withdrawal fee |
|-----------------|--------------------|-----------------------------------|
| \$0 - 199.99 | \$4.00 per quarter | 6 free, then \$.50 each per month |
| \$200.00 & up | None | (charged quarterly) |

| Interest Rate Tiers: | From: | To: |
|-------------------------------------|-------------|-------------|
| | \$.01 | \$9,999.99 |
| | \$10,000.00 | \$24,999.99 |
| <i>See current rates and terms.</i> | \$25,000.00 | \$49,999.99 |
| | \$50,000.00 | And up |

***Savings Accounts for Minors:** No fee for this account until the January after the Minor's 18th birthday.

Certificates of Deposit

A selection of rates and terms from 3 months to 60 months are available.

Penalties for early withdrawals:

| | |
|--|-------------------------------------|
| 3 months: Lose 1 month interest | |
| 6 - 12 months: Lose 3 months interest | <i>See current rates and terms.</i> |
| 18 - 60 months: Lose 6 months interest | |

Money Market Account

Minimum deposit to open: \$2,500.00

| Average balance | Maintenance fee | Per check fee |
|-----------------|-----------------|---------------|
| \$ 0 - 2,499.99 | \$5.00 | None |
| 2,500.00 & up | None | None |

| Interest Rate Tiers: | From | To |
|----------------------|--------------|--------------|
| | \$.01 | \$9,999.99 |
| | \$10,000.00 | \$24,999.99 |
| | \$25,000.00 | \$99,999.99 |
| | \$100,000.00 | \$249,999.99 |
| | \$250,000.00 | And up |

We offer unlimited transfers from a Money Market account to another account or to third parties by in-person, preauthorized, automatic, telephone or computer transfer.

Health Savings Account

- Minimum balance requirement: None
- Monthly Maintenance fee: None
- Set-up fee: None. Includes Debit Card and first order of personalized checks.
- Mistaken distribution return fee: \$20.00 per item after first three returns.
- Other services available: Monthly image statements, NetTeller (internet banking), automatic contributions (transfers from one GBC account to another).
- Not eligible for Synergy, Bounce Protection or Overdraft Loan.

Tiered rates are as follows:

| Balances: | From: | To: |
|-----------|-------------|-------------|
| | \$.01 | \$2,999.99 |
| | \$3,000.00 | \$9,999.99 |
| | \$10,000.00 | \$24,999.99 |
| | \$25,000.00 | \$49,999.99 |
| | \$50,000.00 | And up |

Each tier earns a different interest rate and is subject to change due to market trends. *See current rates and terms.*

Fees may reduce earnings on interest-bearing accounts

Safe Deposit Boxes

| Approximate Size | Annual fee |
|---------------------|------------|
| 5" x 2" | \$25.00 |
| 5" x 3" | 30.00 |
| 5" x 4" | 40.00 |
| 5" x 5" | 40.00 |
| 10" x 3" | 50.00 |
| 10" x 4" or 6" x 6" | 60.00 |
| 10" x 5" or 8" x 6" | 70.00 |
| 10" x 6" | 80.00 |
| 10" x 10" | 120.00 |

GBC Select, Synergy & Silver Advantage members receive a \$10.00 discount on the annual fee for one safe deposit box.

| | |
|----------------------------|----------|
| Drilling Safe Deposit Box: | \$300.00 |
| Replacement of Lost Key: | 25.00 |

Sizes will vary somewhat within each price category. All size boxes are not available at all offices. **Contents of Safe Deposit Boxes are not insured by the FDIC.**

Automated Services

Online Banking:

- NetTeller Online Banking is available at no charge.
- Online Bill Pay option is available at no charge. Bill Pay will be removed from the account if no Bill Pay activity occurs in any 60 day period.
- Mobile Banking: available via our free iOS or Android apps, in addition to our responsive website.
- Mobile check deposit: available via our mobile app

ATM Service Fees:

- ATM cash withdrawals: \$1.00 at ATMs not owned or operated by GBC Bank or Visa Plus Alliance.
- Balance inquiry at ATMs: \$.50 at ATMs not owned or operated by GBC Bank or Visa Plus Alliance.
- No charge for withdrawals, inquiries or transfers at ATMs owned by GBC Bank or Visa Plus Alliance.
- Foreign ATMs may charge fees in addition to GBC Bank.
- Non GBC cards used at GBC Bank's ATMs: \$3.00 per withdrawal.

Miscellaneous Services & Fees

| | |
|--|-----------------------|
| Account Reconciliation | \$25.00 (per hour) |
| ATM/Debit Replacement Card | 5.00 |
| Bounce Protection | 30.00 (per paid item) |
| Cashiers Check | 5.00 |
| Court Interrogatory | 20.00 |
| Fax Statement Copy | 2.00 |
| Inactivity Fees: | |
| Checking Account (after one year) | 5.00 (monthly) |
| Savings Account (after three years) | 5.00 (quarterly) |
| IRA Transfer/Rollover | 20.00 |
| IRA Low balance fee (under \$1,000) | 30.00 (annually) |
| Insufficient Funds Charge NSF | 30.00/per item* |
| Money Order | 3.00 |
| New Account Closing | 25.00 |
| (within first 90 days) | |
| Night Depository: | |
| Access Key (without bag rental) | 10.00 (per year) |
| Key Replacement | 10.00 (each) |
| 1st Lockable Bag | 15.00 (per year) |
| Each Additional Bag | 5.00 (per year) |
| Lockable Bag Replacement | 15.00 (each) |
| Zipper Bag purchase (No lock) | 2.50 (each) |
| Limited Use of Night Depository available - See a Customer Service Representative for current charges. | |
| Notary Services (for GBC Customers only): | No Charge |
| Online Bill Pay | No Monthly Fee |
| Overdraft Item Charge - NSF | 30.00/per item* |
| Printed Checks - See a Customer Service Representative for current charges. | |
| Research on Account (fees are per hour) | 25.00 (customer) |
| | 50.00 (non customer) |
| Savings Overdraft Sweep (per transfer) | 10.00 |
| Statement(s): | |
| Reprint or Current Activity Printout | 3.00 (per statement) |
| Faxed Statement | 2.00 |
| Telephone Transfer | 1.00 |
| Wire Transfer (GBC account holders only): | |
| Wire Incoming: | 15.00 |
| Wire Outgoing: | 25.00 (Domestic) |
| Wire Outgoing: | 40.00 (Foreign) |

*Overdraft Item Charge - NSF, Insufficient Funds Charge NSF, and Bounce Protection fees are capped in total at \$30 per day. For example, if you have 1 overdraft and 1 NSF in a single day, you will be charged \$30 in fees for that day.