



# PERSONAL FEE SCHEDULE

EFFECTIVE 10.30.19



Account Activity Printout	\$2.00	Foreign Currency Purchase <sup>2</sup> (maximum of three countries)	\$7.00	Research (per quarter hour) <sup>1</sup>	\$8.00
ATM Service Charge		Foreign Currency Sale <sup>2</sup> (maximum of three countries)	\$7.00	Research Expedited Request (one hour or less) <sup>1</sup>	\$10.00
ATM Inquiry (GSB Customer at a non-GSB ATM)	\$2.50	Foreign Draft Purchase <sup>2</sup> (per draft)	\$40.00	Research on CD (additional fees apply) <sup>1</sup>	\$5.00
ATM Withdrawal (GSB Customer at a non-GSB ATM)	\$2.50	Foreign Purchase Rush/Next Day Shipment		Returned Item	\$34.00
Bill Pay		(Rush fees are in addition to charges listed above.)		Signature Review - Two Signatures Required	
Expedited Bill Payment (each payment)	\$19.95	No rush on drafts.)		(per account per month)	\$10.00 & \$0.05 per check
Cashed Check - Noncustomer (approved account)	\$20.00	In Stock	\$25.00	Statement - Paper (processing fee)	\$2.00
Cashed US Government Check - Noncustomer	\$20.00	Out of Stock/Exotic Currencies	\$40.00	Statement - Monthly Images	\$1.00
Cashier's Check <sup>2</sup>	\$3.50	Garnishment		Statement - Reprint	\$6.00
Check/Image Copy (per page)	\$2.00	KS	\$15.00	Statement - Customer Pick Up (per month)	\$10.00
Child Support Lien	Amount specified or \$50.00 if not specified	IA, MO, NE	\$50.00	Statement - Special Cutoff <sup>1</sup>	\$10.00
Collection Item Incoming	\$30.00	Gift Card <sup>2</sup>	\$4.00	Stop Payment <sup>1</sup>	\$35.00
Collection Item Incoming - Noncustomer	\$35.00	Insufficient Address	\$5.00	Subpoenas/Summons Appearance (per hour)	\$85.00
Collection Item Outgoing <sup>2</sup>	\$35.00	Levy	\$50.00	Sweep Transfer (per transfer)	\$5.00
Credit/Deposit Verification	\$10.00	Loan Verification	\$10.00	Telephone Transfer	\$2.00
Debit Card Reorder <sup>1</sup>	\$5.00	MasterCard Currency Conversion	0.2% of transaction	Temporary Checks/Deposit Slips	
Department of Revenue Lien, IA	\$25.00	MasterCard International Cross-Border	0.9% of transaction	First set of four	FREE
Deposited Item Re-Clear	\$4.00	Monetary Instrument - Noncustomer		Each additional set of four	\$1.00
Deposited Item Returned (per item)	\$5.00	(exchange for cashed item)	\$20.00	Travel Card <sup>2</sup>	\$9.95
Deposited Item Returned (special handling per month)	\$25.00	Money Order <sup>2</sup>	\$2.50	Wire	
Dormant Account (monthly)	\$10.00	Overdraft/Paid Item <sup>3</sup>	\$34.00	Domestic Outgoing <sup>2</sup>	\$30.00
Fax - Incoming	\$5.00	Paid in Full Letter for Charged-off Account	\$20.00	Foreign Outgoing <sup>2</sup>	\$50.00
Fax - Outgoing (per page) (\$5.00 maximum)	\$1.00	Photocopy (per page) <sup>1</sup>	\$2.00	Incoming <sup>2</sup>	\$15.00
		Reg D Excessive Transfer Fee (per cycle)	\$10.00		

When posting transactions to your account, we'll group your daily transactions and post in this order:

- All deposits**
- Teller withdrawal/cashed check:** Subtracted from lowest to highest dollar amount.
- ACH:** Subtracted from lowest to highest dollar amount.
- Recurring debit card transactions:** Subtracted based on the date and time of the transaction. If the system does not know the date and time information, subtracted from lowest to highest dollar amount.
- Checks:** Subtracted in number order.
- ATM withdrawals:** Subtracted based on the date and time of the transaction. If the system does not know the date and time information, subtracted from lowest to highest dollar amount.
- One-time debit card transactions with PIN:** Subtracted based on the date and time of the transaction. If the system does not know the date and time information, subtracted from lowest to highest dollar amount.
- One-time debit card transactions without PIN:** Subtracted based on the date and time of the transaction. If the system does not know the date and time information, subtracted from lowest to highest dollar amount.

1 This fee is subject to sales tax in the state of Iowa.

2 Service not offered to noncustomers.

3 The categories of transactions for which an overdraft/paid item fee may be imposed are those by any of the following means: check, in-person withdrawal, preauthorized transfers or recurring debit card transactions. ATM withdrawals and one-time debit card transactions will only be authorized and charged an overdraft/paid item fee if you request this service. Whether overdrafts will be paid is discretionary and we reserve the right not to pay.