

# Service Fees

## Apply to both personal and business accounts.

Bank reference letter.....	\$10.00	Research.....	\$35.00/hour
Cashier's checks (customers only).....	\$3.00	Returned deposited item.....	\$10.00
Collection item (each – prepaid).....	\$30.00*	Returned mail fee.....	\$2.00
Courtesy checks: 2 free per cycle then.....	\$1.00/each	Statement reconciliation.....	\$10.00/each
Debit card fee for international purchase.....	1%	Statement/check copy (mail or fax) Statement, check image or deposit slip	
Escheated funds fee.....	\$10.00	Within 90 days.....	No charge
Held statements.....	\$5.00/month	After 90 days.....	\$5.00/per cycle
Levy, garnishment or other legal process.....	\$100.00	More than 6 months of data.....	\$35.00/hour (minimum charge of 1 hour)
Plus research fee.....	\$35.00/hour	Special cut-off statement.....	\$1.00
Loan payment by phone.....	\$15.00	Request through HOMEBanker <sup>SM</sup> .....	No charge
Non U.S. deposit items.....	\$10.00	Stop payment (check or ACH).....	\$30.00
Notary service/ Signature Guarantee (customers only).....	No charge***	Subordination requests.....	\$250.00
Overdraft, returned (or paid) check		Verification letter.....	\$10.00/each
Negative balance of \$50 or more.....	\$35.00/item**	Wire transfer - Outgoing (each)	
Negative balance less than \$50.....	\$15.00/item**	Domestic.....	\$25.00
Recurring fee for every 3 days account remains overdrawn after the initial overdraft.....	\$15.00**	Foreign.....	\$45.00 (\$5 additional charge for fax requests)
Payoff letter request via fax / email.....	\$10.00		
Replacement release deed.....	\$50.00		

## Apply to personal accounts.

ATM transaction out of network.....	\$2.00 †
ATM deposits/balance inquiries.....	No charge
IRA Funds Transfer.....	\$25.00
Replacement debit card.....	\$5.00

Wire transfer - Incoming (each)	
Domestic (one free per statement cycle).....	\$5.00
Foreign.....	\$25.00

## Apply to business accounts.

Auditor's bank confirmation.....	\$20.00	Two-signature accounts.....	\$10.00/mo
Automated Investment Sweeps.. Contact us for pricing		Vault Cash Services ††	
Automated Loan Sweeps..... Contact us for pricing		Coin purchased.....	\$0.10/roll
Branch Cash Services		Coin & Currency deposited.....	\$0.10/\$100 In excess of \$5,000 deposited in coin and currency per statement period.
Coin purchased.....	\$0.15/roll	Currency purchased.....	\$0.20/strap
Coin & Currency deposited.....	\$0.10/\$100 In excess of \$5,000 deposited in coin and currency per statement period.	Coin / Currency purchased.....	\$8.30/order
Currency purchased.....	\$0.25/strap	Wire transfer - Incoming (each)	
Letters of credit (Domestic & International).....	Varies	Domestic (one free per statement cycle).....	\$7.50
Lock Box..... Contact us for pricing		Foreign.....	\$25.00
Returned ACH item.....	\$2.50/item		

### Disclaimers:

\* Charges from other banks may apply. Plus shipping for Bearer Bonds.  
 \*\* Charges include exhausted credit lines and also apply to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means. These charges may be directly applied to your account. Bank fees assessed, such as monthly maintenance fees, may also result in overdrafts. Business accounts: if net funds available for services for the current month are negative, a charge equal to the Prime Rate, as quoted in the *Wall Street Journal*, plus 3% will be assessed.  
 \*\*\* GSB will provide notary and signature guarantee service for individuals who have had active accounts for a minimum of 30 days.  
 † Charges from other banks may apply.  
 †† Requires a Vault Services Agreement.

### BUSINESSBanker<sup>SM</sup> / OFFICEBanker<sup>SM</sup>

Online cash management tool for businesses includes the following:

- Wire Transfers & Cables
- Tax Payment & ACH Item Processing
- Bill Pay Item Processing
- Account Reconciliation/Positive Pay

Ask your Business Banker for pricing.

