

Analysis Checking Fee Schedule[†]

Effective January 08, 2024



| ITEM | PRICE |
|---|------------|
| Armored Car | Per Quote |
| Supplies | |
| Coin Wrappers (per box) | \$4.00 |
| Currency Straps | \$7.00 |
| Deposit Bag | \$5.00 |
| Poly Bags (per box) | \$25.00 |
| Hard Charges | |
| Account Overdrawn More than 5 days (per day) | \$5.00 |
| Account Research (per hour, 1 hour minimum) | \$30.00 |
| Cashier's Check | FREE |
| Collection Item – (checks processed in other countries) | \$25.00 |
| Copy of Statement | FREE |
| Deposit Correction | \$5.00 |
| Dormant Account (per month, after 24 months) | \$2.50 |
| Garnishment (legal processing) | \$75.00 |
| Returned Item Fee - ACH or Check ^{1,3} | \$29.00 |
| Overdraft Fee ^{1,3,4} | \$29.00 |
| Locator Service (per year, maximum) | \$5.00 |
| ATM Transactions/Inquiries (A fee may be applied by the ATM owner when using a Non-Gesa ATM) | FREE |
| Notary Service | FREE |
| Replace Lost ATM/Debit Card | FREE |
| Returned Item Charge – (Deposited Check or Loan Payment) | \$15.00 |
| Returned Mail Due to Invalid Address | \$5.00 |
| Savings Bond Redemption | FREE |
| Stop Payment on Checks & ACH Items | \$25.00 |
| Transfer due to Insufficient Funds ² | \$3.50 |
| Unclaimed Property Processing - (Inactive after 36 Months) | \$30.00 |
| Visa Receipt Retrieval | \$12.00 |
| Soft Charges | |
| ACH (through Online Banking) - Monthly Service | \$25.00 |
| Set-Up | \$25.00 |
| ACH Debit & Credit (per item) | \$0.10 |
| ACH Services (Same Day) | \$25.00/mo |
| Analysis Account with Sweep Services - Monthly Service | \$75.00 |
| Set-Up | \$25.00 |
| Bill Payer | FREE |

| ITEM | PRICE |
|--|------------|
| Cash—per \$100.00 (deposited or withdrawn) | \$0.10 |
| Coin—partial bag/mixed coin | \$3.50 |
| Coin—per bag | \$2.50 |
| Coin—per roll (deposited or withdrawn) | \$0.10 |
| Checks Deposited (per item) | \$0.09 |
| Checks Paid (per item) | \$0.12 |
| Copy of Cleared Check (first 5 per year) | FREE |
| Each Additional Copy | \$3.00 |
| Debits/Credits (electronic/ACH) | \$0.10 |
| ATM/Debit Card Foreign Transaction Fee - (multiple currency) ⁵ | 1.00% |
| ATM/Debit Card Foreign Transaction Fee - (single currency) ⁵ | 0.80% |
| Deposits | \$0.20 |
| Merchant Deposit Capture - Monthly Service | \$25.00 |
| Per Item | \$0.07 |
| Set-up | \$25.00 |
| Analysis Account Monthly Service Charge | \$12.00 |
| Online Wire Module | \$25.00/mo |
| Other Withdrawal (phone, over the counter) | \$0.12 |
| Positive Pay Fees - | |
| File Transfer (per transfer) | \$1.50 |
| Monthly Service | \$25.00 |
| Set-Up | \$50.00 |
| Wire Transfers - | |
| Domestic | \$20.00 |
| Foreign | \$75.00 |

¹ There is a limit of five fees per day we charge for overdrawing an account regardless of the type of overdraft. For example, if an account has 3 Returned Item Fees and 3 Overdraft Fees, only 5 fees will be assessed.

² Funds transfer and transfer fee will occur even if sufficient funds are not in savings to pay the overdraft in its entirety. However, if the transfer is not sufficient to cover the overdraft, then the transfer fee will be refunded.

³ A payment can be rejected and re-presented multiple times. We may charge a Returned Item or Overdraft Fee each time an overdraft transaction is presented for payment, even if it was previously rejected and a Returned Item Fee was previously charged.

⁴ Fee to pay items includes checks, ACH debits, ATM withdrawals and debit card transactions.

⁵ A fee of 1.00% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all multiple currency foreign transactions, including purchases, cash withdrawals and credits to your account. A fee of 0.80% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all single currency foreign transactions, including purchases, cash withdrawals and credits to your account. Transactions completed by merchants outside of the United States are considered foreign transactions, regardless of whether you are located inside or outside the United States at the time the transaction was initiated.

[†]All rates, terms, and fees subject to change. Contact Gesa for full program details.