



Effective January 08, 2024

BUSINESS FEE SCHEDULE[†]

ITEM	PRICE
Account Charge-Off	\$30.00
Account Overdrawn More than 5 Days (per day)	\$5.00
Account Research (per hour, 1 hour minimum)	\$30.00
ACH (through online banking)	\$10.00
Armored Car	Per Quote
Bill Payer	FREE
Cashier's Check	FREE
Coin—partial bag/mixed coin	\$3.50
Coin—per bag	\$2.50
Coin—per roll (deposited or withdrawn)	\$0.10
Collection Item (checks processed in other countries)	\$25.00
Copy of Cleared Check (first 5 per year)	FREE
Each Additional Copy	\$3.00
Copy of Statement	FREE
ATM/Debit Card Foreign Transaction Fee – (multiple currency) ¹	1.00%
ATM/Debit Card Foreign Transaction Fee – (single currency) ¹	0.80%
Deposit Correction	\$5.00
Dormant Account (per month, after 24 months)	\$2.50
Duplicate Deposit (per deposit)	\$10.00
Early Account Closure (within 180 days)	\$20.00
Garnishment (legal processing)	\$75.00
Returned Item Fee - ACH or Check ^{2,6}	\$29.00
Overdraft Fee ^{2,6,7}	\$29.00
Line of Credit Sweep	\$75.00/mo
Locator Service (per year, maximum)	\$5.00
Monthly Service Fees	
Business Money Market	FREE
Business Savings ³	\$5.00/mo
Value Checking	NO MONTHLY FEE
Per Item	\$0.25 > 50 Items
Versatile Checking ⁴	\$10.00/mo
Per Item	\$0.25 > 200 Items
Nonprofit Interest Checking	NO MONTHLY FEE
Per Item	\$0.25 > 50 Items
Municipality Interest Checking	\$25.00/mo
Per Item	\$0.25 > 200 Items
ATM Transactions/Inquiries - (A fee may be applied by the ATM owner when using a Non-Gesa ATM)	FREE
Notary Service	FREE
Online Wire Module	\$25.00/mo

ITEM	PRICE
Positive Pay Fees	
File Transfer (per transfer)	\$1.50
Monthly Service	\$25.00
Set-Up	\$50.00
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
Supplies	
Coin Wrappers (per box)	\$4.00
Currency Straps	\$7.00
Deposit Bag	\$5.00
Poly Bags (per box)	\$25.00
Transfer due to Insufficient Funds ⁵	\$3.50
Unclaimed Property Processing – (inactive after 36 months)	\$30.00
Visa Receipt Retrieval	\$12.00
Wire Transfers	
Domestic	\$20.00
Foreign	\$75.00

¹ 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.

² 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.

³ A \$5.00 monthly service fee is assessed to the savings account if the combined daily balance drops below \$100 during the month.

⁴ A \$10.00 monthly service fee is assessed to the account if the balance drops below \$5,000 during the month.

⁵ 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.

⁶ 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.

⁷ Fee to pay items includes checks, ACH debits, ATM withdrawals and debit card transactions.

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