



Analysis Checking Fee Schedule†

ITEM	PRICE	ITEM	PRICE
Armored Car	Per Quote	Bill Payer	FREE
Supplies		Cash—per \$100.00 (deposited or withdrawn)	\$0.10
Coin Wrappers (per box)	\$4.00	Coin—partial bag/mixed coin	\$3.50
Currency Straps	\$7.00	Coin—per bag	\$2.50
Deposit Bag	\$5.00	Coin—per roll (deposited or withdrawn)	\$0.10
Poly Bags (per box)	\$25.00	Checks Deposited (per item)	\$0.09
Hard Charges		Checks Paid (per item)	\$0.12
Account Overdrawn More than 5 days (per day)	\$5.00	Copy of Cleared Check (first 5 per year)	FREE
Account Research (per hour, 1 hour minimum)	\$25.00	Each Additional Copy	\$3.00
Cashier's Check	\$1.00	Debits/Credits (electronic/ACH)	\$0.10
Collection Item (checks processed in other countries)	\$25.00	ATM/Debit Card Foreign Transaction Fee (multiple currency) ⁵	1.00%
Copy of Statement	\$2.00	ATM/Debit Card Foreign Transaction Fee (single currency) ⁵	0.80%
Deposit Correction	\$5.00	Deposits	\$0.20
Dormant Account (per month, after 24 months)	\$2.50	Merchant Deposit Capture	
Garnishment (legal processing)	\$75.00	Monthly Service	\$25.00
Returned Item Fee - ACH or Check per presentment ^{1,3}	\$29.00	Per Item	\$0.07
Overdraft Fee ^{1,3,4}	\$29.00	Set-up	\$25.00
Locator Service (per year, maximum)	\$5.00	Analysis Account Monthly Service Charge	\$12.00
ATM Transactions/Inquiries	FREE	Online Wire Module	\$25.00/mo
(A fee may be applied by the ATM owner when using a Non-Gesa ATM)		Other Withdrawal (phone, over the counter)	\$0.12
Notary Service	FREE	Positive Pay Fees	
Replace Lost ATM/Debit Card	FREE	File Transfer (per transfer)	\$1.50
Returned Item Charge (Deposited Check or Loan Payment)	\$15.00	Monthly Service	\$25.00
Returned Mail Due to Invalid Address	\$5.00	Set-Up	\$50.00
Savings Bond Redemption	FREE	Wire Transfers	
Signature Guarantee (per guarantee)	\$25.00	Domestic	\$20.00
Stop Payment on Checks & ACH Items	\$25.00	Foreign	\$75.00
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 Sweep Services			
Monthly Service	\$25.00		
Set-Up	\$25.00		

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 will 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.