



Effective February 15, 2022

ANALYSIS CHECKING FEE SCHEDULE†

<u>ITEM</u>	<u>PRICE</u>	<u>ITEM</u>	<u>PRICE</u>
Armored Car	Per Quote	Cash—per \$100.00 (deposited or withdrawn)	\$0.10
Supplies		Coin—partial bag/mixed coin	\$3.50
Coin Wrappers (per box)	\$4.00	Coin—per bag	\$2.50
Currency Straps	\$7.00	Coin—per roll (deposited or withdrawn)	\$0.10
Deposit Bag	\$5.00	Checks Deposited (per item)	\$0.09
Poly Bags (per box)	\$25.00	Checks Paid (per item)	\$0.12
Hard Charges		Copy of Cleared Check (first 5 per year)	FREE
Account Overdrawn More than 5 days (per day)	\$5.00	Each Additional Copy	\$3.00
Account Research (per hour, 1 hour minimum)	\$30.00	Debits/Credits (electronic/ACH)	\$0.10
Cashier's Check	FREE	ATM/Debit Card Foreign Transaction Fee -	1.00%
Collection Item –	\$25.00	(multiple currency) ⁵	
(checks processed in other countries)		ATM/Debit Card Foreign Transaction Fee -	0.80%
Copy of Statement	FREE	(single currency) ⁵	
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 –	\$29.00	Per Item	\$0.07
per presentment ^{1,3}		Set-up	\$25.00
Overdraft Fee ^{1,3,4}	\$29.00	Analysis Account Monthly Service Charge	\$12.00
Locator Service (per year, maximum)	\$5.00	Online Wire Module	\$25.00/mo
ATM Transactions/Inquiries	FREE	Other Withdrawal (phone, over the counter)	\$0.12
(A fee may be applied by the ATM owner when using a Non-Gesa ATM)		Positive Pay Fees -	
Notary Service	FREE	File Transfer (per transfer)	\$1.50
Replace Lost ATM/Debit Card	FREE	Monthly Service	\$25.00
Returned Item Charge –	\$15.00	Set-Up	\$50.00
(Deposited Check or Loan Payment)		Wire Transfers -	
Returned Mail Due to Invalid Address	\$5.00	Domestic	\$20.00
Savings Bond Redemption	FREE	Foreign	\$75.00
Stop Payment on Checks & ACH Items	\$25.00		
Transfer due to Insufficient Funds ²	\$3.50		
Unclaimed Property Processing -	\$30.00		
(Inactive after 36 Months)			
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		
Bill Payer	FREE		

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.

* Effective January 1, 2022 Signature Guarantee services will no longer be available

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