



PERSONAL FEE SCHEDULE EFFECTIVE 11.14.16



On November 14, 2016, the following changes to the Personal Fee Schedule and transaction posting order will become effective:

- The **Overdraft/Paid Item fee** will increase from \$33.00 to \$34.00 per item.
- The maximum number of overdraft/paid item fees charged per day will increase from four to five.
- The **Returned Item fee** will increase from \$33.00 to \$34.00 per item.
- The **Domestic Outgoing Wire fee** will increase from \$20.00 to \$30.00.

When posting transactions to your account, we'll group your daily transactions and post in this order:

- 1. All deposits**
- 2. Teller withdrawal/cashed check:** Subtracted from lowest to highest dollar amount.
- 3. ACH:** Subtracted from lowest to highest dollar amount.
- 4. Recurring debit card transactions:** Subtracted based on the date and time of the transaction. If the system does not know the date and time information, subtracted from lowest to highest dollar amount.
- 5. Checks:** Subtracted in number order.
- 6. ATM withdrawals:** Subtracted based on the date and time of the transaction. If the system does not know the date and time information, subtracted from lowest to highest dollar amount.
- 7. One-time debit card transactions with PIN:** Subtracted based on the date and time of the transaction. If the system does not know the date and time information, subtracted from lowest to highest dollar amount.
- 8. One-time debit card transactions without PIN:** Subtracted based on the date and time of the transaction. If the system does not know the date and time information, subtracted from lowest to highest dollar amount.

Account Activity Printout	\$2.00	Fax - Outgoing (per page) (\$5.00 maximum)	\$1.00	Research (per quarter hour) ¹	\$8.00
ATM Service Charge		Foreign Currency Purchase ² (maximum of three countries)	\$7.00	Research Expedited Request (one hour or less) ¹	\$10.00
ATM Inquiry (GSB Customer at a non-GSB ATM)	\$2.50	Foreign Currency Sale ² (maximum of three countries)	\$7.00	Research on CD (additional fees apply) ¹	\$5.00
ATM Withdrawal (GSB Customer at a non-GSB ATM)	\$2.50	Foreign Draft Purchase ² (per draft)	\$40.00	Returned Item	\$34.00
Bill Pay		Foreign Purchase Rush/Next Day Shipment (Rush fees are in addition to charges listed above.)		Signature Review - Two Signatures Required (per account per month)	\$10.00 & \$0.05 per check
Monthly (after four months, up to 10 items per month)	\$4.00	No rush on drafts.)		Statement - Paper (processing fee)	\$2.00
Excessive Items (each)	\$0.40	In Stock	\$25.00	Statement - Monthly Images	\$1.00
Expedited Bill Payment (each payment)	\$19.95	Out of Stock/Exotic Currencies	\$40.00	Statement - Reprint	\$6.00
Cashed Check - Noncustomer (approved account)	\$20.00	Garnishment		Statement - Customer Pick Up (per month)	\$10.00
Cashed US Government Check - Noncustomer	\$20.00	KS	\$15.00	Statement - Special Cutoff ¹	\$10.00
Cashier's Check ²	\$3.50	IA, MO, NE	\$50.00	Stop Payment ¹	\$35.00
Check/Image Copy (per page)	\$2.00	Gift Card ²	\$4.00	Subpoenas/Summons Appearance (per hour)	\$85.00
Child Support Lien Amount specified or \$50.00 if not specified		Insufficient Address	\$5.00	Sweep Transfer (per transfer)	\$5.00
Collection Item Incoming	\$30.00	Levy	\$50.00	Telephone Transfer	\$2.00
Collection Item Incoming - Noncustomer	\$35.00	Loan Verification	\$10.00	Temporary Checks/Deposit Slips	
Collection Item Outgoing ²	\$35.00	MasterCard Currency Conversion	0.2% of transaction	First set of four	FREE
Credit/Deposit Verification	\$10.00	MasterCard International Cross-Border	0.9% of transaction	Each additional set of four	\$1.00
Debit Card Reorder ¹	\$5.00	Monetary Instrument - Noncustomer (exchange for cashed item)	\$20.00	Travel Card ²	\$9.95
Department of Revenue Lien, IA	\$25.00	Money Order ²	\$2.50	Wire	
Deposited Item Re-Clear	\$4.00	Overdraft/Paid Item ³	\$34.00	Domestic Outgoing ²	\$30.00
Deposited Item Returned (per item)	\$5.00	Paid in Full Letter for Charged-off Account	\$20.00	Foreign Outgoing ²	\$50.00
Deposited Item Returned (special handling per month)	\$25.00	Photocopy (per page) ¹	\$2.00	Incoming ²	\$15.00
Dormant Account (per month)	\$10.00	Reg D Excessive Transfers (per cycle)	\$10.00		
Fax - Incoming	\$5.00				

1 This fee is subject to sales tax in the state of Iowa.

2 Service not offered to noncustomers.

3 The categories of transactions for which an overdraft/paid item fee may be imposed are those by any of the following means: check, in-person withdrawal, preauthorized transfers or recurring debit card transactions. ATM withdrawals and one-time debit card transactions will only be authorized and charged an overdraft/paid item fee if you request this service. Whether overdrafts will be paid is discretionary and we reserve the right not to pay.