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.

<table>
<thead>
<tr>
<th>Account Activity Printout</th>
<th>$2.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM Service Charge</td>
<td></td>
</tr>
<tr>
<td>ATM Inquiry (GSB Customer at a non-GSB ATM)</td>
<td>$2.50</td>
</tr>
<tr>
<td>ATM Withdrawal (GSB Customer at a non-GSB ATM)</td>
<td>$2.50</td>
</tr>
<tr>
<td>Bill Pay</td>
<td></td>
</tr>
<tr>
<td>Monthly (after four months, up to 10 items per month)</td>
<td>$4.00</td>
</tr>
<tr>
<td>Excessive Items (each)</td>
<td>$0.40</td>
</tr>
<tr>
<td>Expedited Bill Payment (each payment)</td>
<td>$19.95</td>
</tr>
<tr>
<td>Cashed Check - Noncustomer (approved account)</td>
<td>$20.00</td>
</tr>
<tr>
<td>Cashed US Government Check - Noncustomer</td>
<td>$20.00</td>
</tr>
<tr>
<td>Cashier’s Check2</td>
<td>$3.50</td>
</tr>
<tr>
<td>Check/Image Copy (per page)</td>
<td>$2.00</td>
</tr>
<tr>
<td>Child Support Lien</td>
<td></td>
</tr>
<tr>
<td>Amount specified or $50.00 if not specified</td>
<td>$30.00</td>
</tr>
<tr>
<td>Collection Item Incoming</td>
<td>$35.00</td>
</tr>
<tr>
<td>Collection Item Incoming - Noncustomer</td>
<td>$35.00</td>
</tr>
<tr>
<td>Collection Item Outgoing2</td>
<td>$35.00</td>
</tr>
<tr>
<td>Credit/Deposit Verification</td>
<td>$10.00</td>
</tr>
<tr>
<td>Debit Card Reorder1</td>
<td>$5.00</td>
</tr>
<tr>
<td>Department of Revenue Lien, IA</td>
<td>$25.00</td>
</tr>
<tr>
<td>Deposited Item Re-Clear</td>
<td>$4.00</td>
</tr>
<tr>
<td>Deposited Item Returned (per item)</td>
<td>$5.00</td>
</tr>
<tr>
<td>Deposited Item Returned (special handling per month)</td>
<td>$25.00</td>
</tr>
<tr>
<td>Dormant Account (per month)</td>
<td>$10.00</td>
</tr>
<tr>
<td>Fax - Incoming</td>
<td>$5.00</td>
</tr>
</tbody>
</table>

Fax - Outgoing (per page) ($5.00 maximum) $1.00
Foreign Currency Purchase2 (maximum of three countries) $7.00
Foreign Currency Sale2 (maximum of three countries) $7.00
Foreign Draft Purchase2 (per draft) $40.00
Foreign Purchase Rush/Next Day Shipment (Rush fees are in addition to charges listed above. No rush on drafts.)
  In Stock $25.00
  Out of Stock/Exotic Currencies $40.00
Garnishment
  KS $15.00
  IA, MO, NE $50.00
Gift Card2 $4.00
Insufficient Address $5.00
Levy $50.00
Loan Verification $10.00
MasterCard Currency Conversion 0.2% of transaction
  MasterCard International Cross-Border 0.9% of transaction
Monetary Instrument - Noncustomer (exchange for cashed item) $20.00
Money Order2 $2.50
Overdraft/Paid Item3 $34.00
Paid in Full Letter for Charged-off Account $20.00
Photocopy (per page)1 $2.00
Reg D Excessive Transfers (per cycle) $10.00

Research (per quarter hour)1 $8.00
Research Expedited Request (one hour or less)1 $10.00
Research on CD (additional fees apply)1 $5.00
Returned Item $34.00
Signature Review - Two Signatures Required (per account per month) $10.00 & $0.05 per check
Statement - Paper (processing fee) $2.00
Statement - Monthly Images $1.00
Statement - Reprint $6.00
Statement - Customer Pick Up (per month) $10.00
Statement - Special Cutoff1 $10.00
Stop Payment1 $35.00
Subpoenas/Summons Appearance (per hour) $85.00
Sweep Transfer (per transfer) $5.00
Telephone Transfer $2.00
Temporary Checks/Deposit Slips
  First set of four FREE
  Each additional set of four $1.00
Travel Card2 $9.95
Wire
  Domestic Outgoing2 $30.00
  Foreign Outgoing2 $50.00
  Incoming2 $15.00

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 of 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.