



Gateway Bank, FSB

SCHEDULE OF FEES AND CHARGES

Effective Date: November 1, 2019

<u>ITEM</u>		<u>FEES/CHARGES</u>
Cashier's Check (Per check charges)	Daily Account Balance Under \$10,000.00	\$5.00
1 Free check per month	Daily Account Balance Over \$10,000.00	None
Stop Payment	Per Item	\$25.00
Loss Passbook (Duplicate Book Charges)	Per Account	\$20.00
Non-Sufficient Fund (NSF)	Per Item	\$20.00
Maximum per day		\$100.00
Return Item	Per Item	\$25.00
Over-Draft (OD)/Negative Account Balance	Per Day	\$25.00
Account Research Charges (Minimum charge one hour)	Per Hour	\$25.00
Individual Retirement Account (IRA)	Annual Fee	\$20.00
Individual Retirement Account (IRA) Transfer or Termination Fee	Per Account	\$15.00
Certification of Deposit Letter	Per Letter	\$20.00
Legal Process Charges (Levies, Garnishment or Writs)	Per Item	\$75.00
Wire Transfer Charges (Incoming)	Per Wire	\$15.00
Wire Transfer Charges (Outing) (Cut off time 12:00 noon PST)	Per Wire	\$30.00
Closed account under 90 days	Per account	\$30.00
<u>Miscellaneous Items</u>		
Check copies (Front & Back)	Per Item	\$3.00
Copies of Account Statements	Per Statement	\$5.00
Counter Checks	Per Sheet (3 checks)	\$3.00
ATM/DEBIT Card Replacement	Per Card	\$20.00