

# Galion Building and Loan Bank

## Fee Schedule

*Effective Date January 1, 2009*

### MISCELLANEOUS CHECKING, SAVINGS OR MONEY MARKET FEES

<b>Account Closed by Mail</b>	\$5.00
<b>ATM and VISA Debit Card Fees</b>	
GB&L Owned and Operated ATM	No Charge
Other ATMs with STAR logo	\$0.50
Other ATMs with Plus Logo	\$1.50
Point of Sale Purchase Transactions	
ATM Card	\$0.50
VISA Debit Card	No Charge
Card Replacement	\$5.00
<b>Check Collection (incoming/outgoing)</b>	\$ 15.00 + direct costs
<b>Check Orders</b>	(Cost depends on style and quantity of checks ordered)
<b>Copy of Checks or other items</b>	\$ 3.00 each
<b>Copy of Statement</b>	
Account Activity Printout	\$1.00
Direct Teller (By Fax)	\$1.50
Monthly Statement	\$5.00
Special Statement Cut-Off	\$10.00
<b>Customer Account Inquiries</b>	
Direct Teller	
Inquiries	\$0.50 each
Ten free inquiries per interest cycle. Checking (Monthly), Statement & Passbook Savings (Quarterly)	
Transfers between accounts	No Charge
<b>Deposited Checks (&amp; other items)</b>	
Returned Unpaid	\$15.00
<b>Dormant Account Fee</b>	
Checking	
After 12 months of inactivity	\$ 2.00/month
Passbook and Statement Savings	
After 36 months of inactivity	\$ 6.00/quarter
<b>Early Account Closing</b>	\$20.00
(Within 180 days of account opening)	
<b>Lost Passbook Replacement</b>	\$5.00
<b>Overdraft (NSF) Item Paid</b>	\$ 25.00 each
<b>Overdraft (NSF) Item Returned</b>	\$ 25.00 each
<b>Overdraft Protection</b>	\$ 5.00/month
(plus interest charged on outstanding balance)	
<b>(Requires Credit Approval)</b>	
<b>Returned Statement Fee</b>	\$5.00/month
(Charged for the second and subsequent months statements which are returned undeliverable to us)	

### OTHER SERVICE FEES

<b>Account Balancing and Research</b>	\$20.00/hour
1 hour minimum charge	
<b>Bank Checks</b>	
Cashiers Checks	\$3.00 each
(One free per day from account)	
Money Orders (\$1000 or Less)	\$3.00 each
(One free per day from account)	
<b>Check Cashing</b>	
(Charged to Non Customers when	\$10.00
Cashing Local Payroll Checks Only to \$1000)	
Checks Returned NSF	\$25.00
Checks Sent in for Collection	\$15.00 + direct costs
Canadian Checks	\$5.00 + direct costs
(Cashed for Customers Only)	
<b>City of Galion Utility Payments</b>	
Customer	No Charge
Non-Customer	\$0.50
<b>Counter Checks</b>	
	\$0.25 each
<b>Collection Item</b>	
Coupon and Bonds	\$25.00 + direct costs
<b>Legal Process Charges</b>	
Court Ordered Child Support	
(per transaction)	\$5.00
Garnishments, Levies & Executions	
(per transaction)	\$25.00
<b>Loose Coin Counting</b>	(Non-customers) 5% of Total
<b>Photocopy</b>	\$0.25 each
<b>Safe Deposit Boxes</b>	
Lost Key	\$5.00+direct costs
Drill Box	\$30.00+ direct costs
Annual Fee	
3x5.....	\$12.00
5x5.....	\$18.00
3x10.....	\$24.00
5x10.....	\$39.00
10x10.....	\$54.00
	(Plus Sales Tax)
<b>Stop Payment Order</b>	\$25.00
(In effect for a 6 month duration)	
<b>Wire Transfer</b>	
Incoming	\$10.00
Outgoing	\$15.00