



Consumer Service Fee Schedule Effective July 5, 2019

Guaranty Advantage Checking	FREE	Returned and Rejected Items	
Eagle Checking (60+)		Charge Back Fee (deposited item returned)	\$ 5.00
Monthly Service Charge	\$ 4.00	NSF: Return Fee (item not paid)	\$33.00
\$100 minimum daily balance to avoid monthly service charge		NSF: Overdraft Fee (item paid)	\$33.00
BaZing Checking		<i>For Personal Checking Accounts Only:</i>	
Monthly Service Charge	\$ 6.00	•Bank will not charge an Overdraft Fee if an item overdraws an account by \$5.00 or less. Otherwise Bank charges the fee for each item.	
\$1.00 per month service charge credit for eStatements;		•Bank will not charge more than 5 Overdraft Fees per day.	
\$0.10 debit card purchase credit for each debit card purchase		Continuous Day Overdraft Fee (after 7 consecutive business days)	\$25.00
<i>Credits will only reduce the service charge fee to a minimum of \$0.00. Credits in excess of \$6.00 will not be added to the account balance or carried forward to future statement cycles.</i>		Statement Options	
BaZing Benefits		Mailed Statement or eStatement	FREE
Add BaZing Benefits to Advantage or Eagle checking account	\$ 4.00	Statement Copy (per statement)	\$ 2.00
		No Mail Fee (statement retention)	\$ 5.00
Regular Savings		Visa ATM/Debit Card	
Service Charge Assessed Quarterly	\$ 5.00	MoneyPass®, TransFund® &	
\$250 minimum daily balance to avoid quarterly service charge		Guaranty Bank ATMs (inquiries and transactions)	FREE
Excess Withdrawal Charge (For Usage in Excess of Limit, per transaction)	\$10.00 ea	ATM Service Charge for Foreign Machine ATM Inquiry	\$ 2.00
(6 pre-authorized withdrawals allowed per calendar month)		ATM Service Charge for Foreign Machine ATM Withdrawal	\$ 2.00
Money Market		ATM/Debit Card Replacement Fee	\$ 5.00
Monthly Service Charge	\$10.00	ATM/Debit Card PIN Re-Order	\$ 2.00
\$1,000 minimum daily balance to avoid monthly service charge		Debit Card Emergency Increase	\$ 5.00
Excess Withdrawal Charge (For Usage in Excess of Limit, per transaction)	\$10.00 ea	Expedited Debit Card Replacement	\$55.00
(6 pre-authorized withdrawals allowed per statement cycle)		Wire Transfers (for customers only)	
Account Access, Online Banking & Mobile Banking		Foreign Wire	\$50.00
Online Banking www.gbankmo.com	FREE	Incoming Wire	\$12.00
Mobile Banking (iPhone, iPad, and Android apps available)	FREE	Outgoing Wire	\$20.00
Online & Mobile Bill Pay (with eStatement)	FREE	Bank Issued Checks	
Online & Mobile Bill Pay (without eStatement)	\$ 4.25	Cashier's Checks	\$ 5.00
<u>Optional Online & Mobile Bill Pay Services (*BillPay)</u>		Money Orders	\$ 3.00
P2P/Pay a Person Transaction Fee billed as P2P Tran Fee	\$ 1.00	Check Printing Charge (counter checks price for 4)	\$ 1.00
GiftPay Check billed as GiftPay-e Fee*	\$ 2.99	Coin Counting	
Charitable Donation Check billed as GiftPay-e Fee*	\$ 1.99	Coin Per Roll	\$.05
Rush Delivery Expedited Payments		Loose Coin amounts less than \$20	\$ 2.00
<i>Overnight Check billed as Rush Payment Fee*</i>	\$19.95	Loose Coin amounts over \$20 (\$10.00 maximum charge)	10%
<i>2-Day Check Fee billed as Rush Payment Fee*</i>	\$14.95	Miscellaneous Services	
<i>Electronic Rush Payments Fee billed as Rush Payment Fee*</i>	\$ 4.95	Collections - Incoming or Outgoing (for customers only)	\$15.00
Online & Mobile Stop Payment Fee**	\$33.00		+ postage
**Billed as Auto Stop Payment Fee STOP PAY		Fax - Incoming or Outgoing (per page)	\$ 1.00
TellerPhone Inquiries and Transfers	FREE	Photocopies (per page)	\$ 1.00
Assisted Phone Transfer Fee	\$ 2.00	Garnishments/Levy Fee	\$50.00
Interbank Transfer Credit	FREE	Subpoenas/Summonses Appearance (per hour)	\$75.00
Interbank Transfer Debit	\$ 1.00	Notary Services (Customers)	FREE
Account Services		Notary Services (Non-Customers)	\$ 2.00
Account Balancing (per hour-one hour minimum)	\$20.00	Gift Card	\$ 3.50
Account Closing Fee (within first 90 days)	\$15.00	Reloadable Prepaid Card	\$ 5.00
Account Research (per hour-one hour minimum)	\$20.00	Secondary Reloadable Prepaid Card (tied to primary)	\$ 2.50
Check Order	prices will vary	Deposits to Reloadable Prepaid Card	\$ 3.00
Overdraft Transfer (per transfer)	\$10.00	Deposits to Secondary Reloadable Prepaid Card	\$ 3.00
Overdraft Line of Credit Fee (annual)	\$15.00	Safe Deposit Boxes (not all sizes available at all locations)	
Stop Payment Fee (per item-electronic or check)	\$33.00	3x5	\$20.00
"Paid in Full" Letter for charged off account	\$20.00	5x5	\$25.00
Inactivity Fee Checking (60 days no activity; balance below \$250) per month	\$ 5.00	3x10	\$30.00
Dormant Fee Checking (365 days no activity) per month	\$10.00	5x10	\$45.00
Inactivity Fee Savings (6 months no activity; balance below \$250) per quarter	\$ 5.00	10x10	\$65.00
Deposit Verification Fee	\$10.00	16x10	\$85.00
Returned Mail Fee	\$ 5.00	Drilling Fee/Replacement Keys	\$100.00
IRA Transfer Fee	\$10.00		
Standard ACH Origination Fee	\$ 3.00		
Same Day ACH Origination Fee	\$20.00		

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