



Consumer Service Fee Schedule Effective September 1, 2016

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
Regular Savings		No Mail Fee (statement retention)	\$ 5.00
Service Charge Assessed Quarterly	\$ 5.00	Visa ATM/Debit Card	
\$250 minimum daily balance to avoid quarterly service charge		MoneyPass®, TransFund® &	
Excess Withdrawal Charge (For Usage in Excess of Limit, per transaction)	\$ 10.00 ea	Guaranty Bank ATMs (inquiries and transactions)	FREE
(6 pre-authorized withdrawals allowed per calendar month)		ATM Service Charge for Foreign Machine ATM Inquiry	\$ 2.00
Money Market		ATM Service Charge for Foreign Machine ATM Withdrawal	\$ 2.00
Monthly Service Charge	\$ 10.00	ATM/Debit Card Replacement Fee	\$ 5.00
\$1,000 minimum daily balance to avoid monthly service charge		ATM/Debit Card PIN Re-Order	\$ 2.00
Excess Withdrawal Charge (For Usage in Excess of Limit, per transaction)	\$ 10.00 ea	Debit Card Emergency Increase	\$ 5.00
(6 pre-authorized withdrawals allowed per statement cycle)		Expedited Debit Card Replacement	\$ 55.00
Account Access, Online Banking & Mobile Banking		Wire Transfers (for customers only)	
Online Banking www.gbankmo.com	FREE	Foreign Wire	\$ 50.00
Mobile Banking (iPhone, iPad, and Android apps available)	FREE	Incoming Wire	\$ 12.00
Online & Mobile Bill Pay (with eStatement)	FREE	Outgoing Wire	\$ 20.00
Online & Mobile Bill Pay (without eStatement)	\$ 4.25	Bank Issued Checks	
<u>Optional Online & Mobile Bill Pay Services (*BillPay)</u>		Cashier's Checks	\$ 5.00
P2P/Pay a Person Transaction Fee billed as P2P Tran Fee*	\$ 1.00	Money Orders	\$ 3.00
GiftPay Check billed as GiftPay-e Fee*	\$ 2.99	Check Printing Charge (counter checks price for 3)	\$ 1.00
Charitable Donation Check billed as GiftPay-e Fee*	\$ 1.99	Coin Counting	
Rush Delivery Expedited Payments		Coin Per Roll	\$.05
<i>Overnight Check billed as Rush Payment Fee*</i>	\$ 14.95	Loose Coin amounts less than \$20	\$ 2.00
<i>2-Day Check Fee billed as Rush Payment Fee*</i>	\$ 9.95	Loose Coin amounts over \$20	10%
<i>Electronic Rush Payments Fee billed as Rush Payment Fee*</i>	\$ 4.95	Miscellaneous Services	
Online & Mobile Stop Payment Fee**	\$ 33.00	Collections - Incoming or Outgoing (for customers only)	\$ 15.00
**Billed as Auto Stop Payment Fee <i>STOP PAY</i>		+ postage	
TellerPhone Inquiries and Transfers	FREE	Fax - Incoming or Outgoing (per page)	\$ 1.00
Assisted Phone Transfer Fee	\$ 2.00	Photocopies (per page)	\$ 1.00
Interbank Transfer Credit	FREE	Garnishments/Levy Fee	\$ 50.00
Interbank Transfer Debit	\$ 1.00	Subpoenas/Summonses Appearance (per hour)	\$ 75.00
Account Services		Notary Services (Customers)	FREE
Account Balancing (per hour-one hour minimum)	\$ 20.00	Notary Services (Non-Customers)	\$ 2.00
Account Closing Fee (within first 90 days)	\$ 15.00	Gift Card	\$ 3.50
Account Research (per hour-one hour minimum)	\$ 20.00	Reloadable Prepaid Card	\$ 5.00
Check Order	prices will vary	Reloadable Prepaid Youth Card	\$ 5.00
Overdraft Transfer (per transfer)	\$ 10.00	Deposits to Reloadable Prepaid Card	\$ 3.00
Overdraft Line of Credit Fee (annual)	\$ 15.00	Deposits to Reloadable Prepaid Youth Card	\$ 3.00
Stop Payment Fee (per item-electronic or check)	\$ 33.00	Safe Deposit Boxes (not all sizes available at all locations)	
"Paid in Full" Letter for charged off account	\$ 20.00	3x5	\$ 20.00
Inactivity Fee Checking (60 days no activity; balance below \$250) per month	\$ 5.00	5x5	\$ 25.00
Dormant Fee Checking (365 days no activity) per month	\$ 10.00	3x10	\$ 30.00
Inactivity Fee Savings (6 months no activity; balance below \$250) per quarter	\$ 5.00	5x10	\$ 45.00
Deposit Verification Fee	\$ 10.00	10x10	\$ 65.00
Returned Mail Fee	\$ 5.00	Drilling Fee/Replacement Keys	\$100.00
IRA Transfer Fee	\$ 10.00		
ACH Origination Fee	\$ 3.00		

1341 W. Battlefield | Springfield, MO 65807
417-520-4333 | www.gbankmo.com

Member FDIC

