

# YOUR GUIDE TO GATEWAY CHECKING

**This guide will help explain the fees and key features of your checking account.**

**Monthly service fee** **\$0**

**Earns interest**

**YES** Compounded and paid monthly. View our competitive interest rates at Rate Details:  
[www.gatewayfirst.com/personal/rates](http://www.gatewayfirst.com/personal/rates)

**Minimum opening deposit** **\$25**

## OVERDRAFT FEES

**Overdraft fee**

**\$0** When we pay any item (e.g. check or any type of electronic debit) you authorize in an amount greater than your current account balance.

**Returned item fee**

**\$0** There is no fee charged by the bank when an item you authorize is greater than your current account balance, and the item is returned unpaid.

## Overdraft Services

When you add this service, the bank will authorize and pay your ATM and one-time MasterCard® debit card transactions, at our discretion when you don't have sufficient funds available in your checking or linked overdraft protection account to cover your transaction.

**Opt-out**

Gateway First Bank will not authorize and pay overdraft items for ATM and one-time MasterCard® debit card transactions and your transactions will be declined.

**Opt-in**

Gateway First Bank may authorize and pay your ATM and one-time MasterCard® debit card transactions.

## How deposits and withdrawals work

For additional information, refer to your account Agreements and Disclosures

**Debit transaction processing order**

Generally, electronic items (e.g. ATM, Point of Sale, ACH transfer) are paid in the order they are received followed by checks.

**When your deposits are available**

Your check deposits will generally be available by the first business day after the day of deposit. Mobile deposits may take an extra day for deposit validation. Cash deposits made in a branch will be immediately available. Direct deposits will be memo posted to your account the day they are received.



## OTHER FEES

Account Research Fee	\$30.00 - \$10 per hour with a minimum of 3 hours charged
Cashier's Checks	\$5.00
Collection Item Fee	\$50.00
Dormant Account Monthly Fee	\$0
Execution or Levy Fee	\$25.00
Expedited Debit Card Fee	\$40.00
Foreign ATM Transaction Fee	\$1.00

Check printing fees vary by the style of check ordered.

## Have Questions?

Stop by one of our branches, contact our dedicated **Customer Care Center at 1-800-329-3371** or email us at [digitalsupport@gatewayfirst.com](mailto:digitalsupport@gatewayfirst.com)



**Gateway**  
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