Gateway
BANKING | MORTGAGE

Fee Schedule

FEES AND CHARGES: The following fees and charges may be assessed against your account:
Check printing fees vary by the style of check ordered.

Fee	Charge
Account Research Fee ($10 per hour with a minimum of 3 hours charged)	$30
ATM/Debit Card Replacement	$5
Automatic Funds Transfer Fee	$5
Cashier's Checks	$5
Collection Item Fee	$50
Dormant Account Monthly Fee (accounts with a balance of less than $300.00)	$8
Execution or Levy Fee	$25
Expedited Debit Card Fee	$40
Foreign ATM Transaction Fee	$1
Foreign Currency Buy Back Fee	$20
Foreign Currency Purchase (+ bank cost)	$35
Garnishment Fee	$25
Incoming Wire Fee	$10
Non-Sufficient Funds Fee *	$20
Outgoing International Wire Transfer Fee	$30
Outgoing Wire Transfer Fee	$20
Overdraft Fee *	$20
Premature Account Closing	$15
Records For Court (per document) **	$1
Records For Court (per hour) **	$25
Return Deposited Item/Chargeback Fee	$5
Special Statement Cut Off Fee	$5
Stop Payment Fee	$25
Undeliverable Mail Fee	$10

Overdraft Fees on checking and money market accounts are assessed on any single debit item of $10 or more when the ending daily current balance is negative by $10 or more.

Gateway Business Checking: Monthly Branch Cash Deposit Fee - Free up to $3,000 in branch cash deposits, $3 fee per $1,000 cash deposited thereafter.

Gateway Business Savings and Gateway Business Money Market: Monthly Transaction Limit Fee - 6 free withdrawals, $10 fee for each additional withdrawal.

Gateway Business Money Market - $10 monthly service fee if average daily balance is below $2500.

If any checking account is closed within 90 days of opening, a premature account closing will apply. See fee schedule above.

* Non-Sufficient Funds Fees or Overdraft Fees may be imposed for checks, in-person withdrawals, ATM withdrawals or other electronic withdrawals.

- For all consumer accounts, we will charge a maximum of (5) Non-Sufficient Funds Fees or Overdraft Fees per business day.
- For all business accounts, there is no maximum limit per business day for Non-Sufficient Fees or Overdraft Fees.

MasterCard collects a 0.90% Cross-Border Fee when a card is used outside the United States. If MasterCard performs the currency conversion, a 0.20% Currency Conversion Fee is also collected.

* * Other legal processing fees may be charged at our discretion.