

Account UPDATE NOTICE

EFFECTIVE 09/12/2025



Dear [Customer Name],

We're writing to inform you of updates to your account terms, effective September 12, 2025.

Here's what's changing:

- **Overdraft (OD) Fee:** A \$20 fee will apply when we pay an item that overdraws your account, and you are qualified for a bounce protection limit that can cover the transaction.
- **Non-Sufficient Funds (NSF) Fee:** A \$20 fee will apply when we pay for an item without sufficient funds, or a bounce protection limit available to cover it.

As a reminder, our standard overdraft practice is that we authorize and pay overdrafts for checks and all electronic transactions, including automatic bill payments, by using your account number. If your account includes bounce protection, your limit may be adjusted based on the age of your account.

To help you understand these changes, we've included an updated Fee Schedule with this letter.

If you would like to discuss how these changes may affect your account, please don't hesitate to reach out or visit your local banking center or call us at 1-800-329-3371.

Thank you for banking with us. We appreciate your continued trust and are here to help!

Sincerely,

Gateway First Bank Team

244 SGateway Place | Jenks, OK 74037 | 1.800.329.3371 | digitalsupport@gatewayfirst.com

Gateway FEE SCHEDULE



EFFECTIVE 09/12/2025

FEES AND CHARGES The following fees and charges may be assessed against your account.

Check Printing Fee	varies by the style of check ordered	
Account Research Fee	\$10 per hour with a minimum of 3 hours charged	\$30
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)		\$8
Execution or Levy Fee		\$25
Expedited Debit Card Fee		\$40
Foreign ATM Transaction Fee		\$1
Foreign Currency Purchase (+ bank cost)		\$30
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
Records for Court Fee (per document)**		\$1
Records for Court Fee (per hour)**		\$25
Return Deposited Item Chargeback Fee		\$5
Special Statement Cut Off Fee		\$5
Stop Payment Fee		\$25
Undeliverable Mail Fee		\$10

Overdraft Fee 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 \$2,500.

- * Non-Sufficient Funds 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 Funds Fees or Overdraft Fees

MasterCard collects a 0.90% Cross-Border Fee when a card used outside of 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

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