Gothenburg State Bank
Still Pioneering.
www.gothenburgstatebank.com

Service Charges & Fees

Checking Accounts

effective 7/23/2013

All of our checking accounts come with the following features:

- ☐ FREE Online Banking
- ☐ FREE Bill Pay
- ☐ FREE Mobile Banking
- ☐ FREE Gift for Opening a New Account
- ☐ ATM/Visa® Check Card*
- ☐ Overdraft Privilege Consideration
- ☐ FREE Electronic Statements With Check Images
- ☐ Cash for Unused Checks or Debit Card (up to $10)

	Simply Free Checking^	**50+ Interest Checking^,****	**Direct Interest Checking^**	**Interest Advantage Checking^**	**Simply Free Business Checking^**	**Business Interest Checking^**
OPENING BALANCE	$50	$50	$50	$50	$50	$50
MIMIMUM COLLECTED BALANCE TO AVOID SERVICE CHARGE				$1,500		$1,500
MONTHLY FEES				$10 if average collected balance falls below $1,500		$10 if average collected balance falls below $1,500
INTEREST EARNING Please inquire about current rates		✓	✓	✓		✓
FREE PRINTED CHECKS		✓		✓		
ATM FEE REBATES Transaction is a withdrawal, deposit, transfer or inquiry from an ATM.***	✓	✓	✓	✓	✓	✓
FREE UNLIMITED MONTHLY TRANSACTIONS ON BUSINESS ACCOUNT****	NA	NA	NA	NA	✓	✓

^ accounts inactive for 90 days and with balances of less than $100 may be converted to an inactive checking account which carries a service charge of $10/month.
* See reverse for detailed description of fees.
** Age 50 or better
*** Gothenburg State Bank will allow up to four free transactions for the use of ATMs not owned by the Bank (considered foreign ATMs) per statement cycle. Your account will automatically be credited during each statement cycle. Further, the Bank will rebate foreign ATM surcharges imposed by the ATM owner up to a total of $10 per account per statement cycle. Account holder must contact the bank each statement cycle.
**** Transaction items include all debit and credits.

See Reverse for other charges & fees →

Member FDIC

Main Bank | 900 Lake Avenue | PO Box 81 | Gothenburg, NE 69138 | P: 308-537-7181 | F: 308-537-7185
Brady Branch | 120 North Main Street | Brady, NE 69123 | P: 308-584-3311 | F: 308-584-3310

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SAVINGS ACCOUNTS

Accrue interest on a daily basis on the collected balance in the account. Interest is added to the account at the end of each calendar quarter. Statements are furnished quarterly. Fees: quarterly maintenance fee is $9.00 if average collected balance falls below $50 (or below $10 for minors). Activity fee: $1.00 for all non-ATM withdrawals exceeding 12 per quarter (regular, transfers, and electronic debits).

MONEY MARKET ACCOUNTS

Offer a higher rate than traditional savings with easy access to your money. Opening balance of $1,000 and minimum balance of $1,000. For any day that the balance of collected funds falls below $1,000, interest will be accrued at the annual rate being paid on regular savings accounts. Accounts accrue interest on a daily basis on the collected balance in the account. Fees: $10 if average collected balance falls below $1,000.

VISA DEBIT CARDS

Give you 24-hour access to your account for purchases almost anywhere. Use it at the ATM to make deposits, get cash or check your balance. Use it anywhere VISA is accepted and it works like a check. When you make purchases, the amount is deducted directly from your checking account. **Fees**: No initial fee to set-up or renew. Replacement card: $5.00. **Foreign ATM transaction* fee rebate****: Up to four free transactions for the use of ATMs not owned by the Bank (considered foreign ATMs) per statement cycle. Your account will automatically be credited during each statement cycle. Further, the Bank will rebate foreign ATM surcharges imposed by the ATM owner up to a total of $10 per account per statement cycle. Account holder must contact the Bank each statement cycle.

ATM CARDS

Provide you with a means to make electronic transactions to/from your account(s) at ATM locations only. Fees: $5.00 annual fee. Secondary card: $5.00 with no additional annual fee. Replacement card: $5.00. Foreign ATM transaction fee: $1.50 per transaction*.

***ATM transaction is defined as a withdrawal, deposit, transfer or inquiry from an ATM. **On currently available accounts only (see reverse for list of accounts).**

OTHER CHARGES & FEES

Overdraft Fee	$25.00 per item
NSF Returned Item Fee	$25.00 per item
Stop Payment	$25.00
Weekly Overdraft Fee	$25.00
Dormant Service Fee (after 6 months no activity & balance less than $100)	$10.00/month
Premature Account Closing Fee (closing account within 90 days of opening)	$15.00
Cashier's Check	$5.00
Money Order	$2.00
DeluxeCard® Visa Gift Card	$5.00
Letter of Credit	1% of amount
Indemnity Bond	$15.00
Personal or Business Checks	prices vary
Check Cashing:	
Customer	No charge
Incoming/Outgoing Collection	$1.00 PER $100-$10.00 minimum
Wire Transfers	
Incoming (International & Domestic)	$10.00
Outgoing Domestic	$15.00
Outgoing International	$40.00
Photo Copy	$.10 per copy
Fax Outgoing	$1.00 per page-$5.00 minimum
Fax Incoming	$1.00 per page
Research	$35.00 per hour
Safe Deposit Box	**Annual Fee**
2 x 5, 3 x 5, 3.5 x 5, 4 x 4	$36.00
4 x 5, 5 x 5	$36.00
3 x 10	$48.00
5 x 10	$72.00
10 x 10	$96.00
Key Replacement	$30.00
Box Drilled	$100.00

CERTIFICATES OF DEPOSIT

Offer flexible maturities and competitive interest rates. Basic features include: interest accrued daily and compounded annually, and FDIC insured. Penalty may apply for early withdrawal. Please inquire about current CD products and rates available.

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