Gothenburg State Bank Still Pioneering. www.gothenburgstatebank.com

Service Charges & Fees

Other Services & Accounts

effective 6/1/2012

SAVINGS ACCOUNTS

Our regular savings account accrues 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 \$100 (or below \$10 for minors). Activity fee: \$1.00 for all non-ATM withdrawals exceeding 12 per quarter (regular, transfers, and electronic debits).

CERTIFICATE OF DEPOSIT

Our CDs 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.

VISA DEBIT CARDS

A Visa debit/check card is two cards in one: ATM card and check card. 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. Fee's: No initial fee to set-up. A \$2.00 monthly statement cycle fee is charged which can be offset with a credit of \$.20 per transaction up to a maximum of 10 per statement cycle. Credit does not include usage for an ATM transaction*. Replacement card charge: \$5.00. Foreign ATM transaction fee: \$1.50 per transaction*.

ATM Cards

This card provides 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*.

OTHER CHARGES & FEES

^{*}ATM transaction is defined as a withdrawal, deposit, transfer or inquiry from an ATM

