GALENA STATE BANK
AND TRUST CO.

PERSONAL AND BUSINESS SERVICES

Account Closing (Within 90 days of opening)	$20.00
Account Inactivity Fee (After 6 months) if balance is less than $10	$10.00
Account Research/Balancing - per 30 min.	$12.50
Account Research/Item Copy	$2.00
Account Transfers - Manual Loan Payment	$10.00
Account Transfers - Manual	$3.00
Account Transfers - Online Banking	No Charge
Account Transfers - Telephone Banking	No Charge
Additional/Duplicate Statement	$5.00
ATM Non-Proprietary Usage (Foreign ATM Fee)	Not Applicable
Canadian Deposited Items - Per Item	$5.00
Cashiers Check Purchase	$5.00
Collection Items - Incoming/Outgoing	$25.00
Copy Machine Use - per page	$1.00
Counter Checks - each	$0.50
Coupon Collection - per envelope	$10.00
Debit Card Replacement	$10.00
Debit Card Rush Order	$50.00
Dormant Account	$5.00
Escheat/Abandoned Account Fee	$75.00
Excessive Withdrawal Fee Per Item	$5.00
Fax - Incoming/Outgoing - per page	$2.00
Foreign Check Collection Fee	$30.00
Foreign Currency - per order	$20.00
Foreign Currency Exchange - Customers only (plus postage)	$15.00
Foreign Draft	$50.00
Garnishment/Levy Fee	$75.00
IRA Transfer/Closure (Per Account)	$25.00
Notary Service	$5.00 Waived for Customers
Online Banking	No Charge
Online Bill Pay	No Charge
Online Bill Pay Stop Pay Request	$32.00
Overdraft Fees • Overdraft Fee - Nonsufficient Funds • Returned Item Fee - Nonsufficient Funds Fees apply to transactions created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Overdraft fees will not be imposed on ATM withdrawals or one-time debit card items unless the customer has opted-in.	$32.00
Overdraft Privilege: The total of the discretionary overdraft privilege (negative) balance, including any and all bank fees and charges, and interest charges is due and payable upon demand. Approval of payment of overdrafts by the bank on consumer accounts in good standing is only a discretionary courtesy, and not a right or obligation.	
Overdraft Transfer (via another deposit account)	$10.00
Returned Deposit Item - Charge Back	$5.00
Returned Deposit Item - Canadian	$15.00
Returned Deposit Item - Resubmitted	No Charge
Returned Statement (per month)	$5.00
Safe Deposit Box - Drilling/Pulling	$150.00
Safe Deposit Box - Inventory Fee (per hour)	$25.00
Safe Deposit Box - Late Payment Fee	$5.00
Safe Deposit Box - Replacement Key	$15.00
Signature Guarantee	$10.00
Snapshot Statement	$3.00
Stop Payment/Watch Request	$32.00
Traveler's Checks - 1 Signature	1%
Traveler's Checks - 2 Signature	2%
WALK IN/CALL IN WIRE FEES	
Wire In Domestic	No Charge
Wire In International	No Charge
Wire Out Domestic Repetitive	$25.00
Wire Out Domestic Non-Repetitive	$25.00
Wire Out International Repetitive USD	$50.00
Wire Out International Repetitive FX	$45.00
Wire Out International Non-Repetitive USD	$50.00
Wire Out International Non-Repetitive FX	$45.00

BUSINESS ONLY SERVICES*

Coin - Incoming/Outgoing	$0.08/roll
Currency - Incoming	$0.01 per bill
Currency - Outgoing	$0.01 per bill
Night Deposit Bag - Key-Locked Large	$25.00
Night Deposit Bag - Zipper Large	$3.00

*For changes to business checking account service charges, go to www.galenastate.com/bizfees

Bold indicates change
Member FDIC
Effective December 1, 2013