

Guaranty Bank

Commercial Service Fee Schedule

Business Essential Checking

No Monthly Service Charge	
No minimum balance requirement	
Allows 100 items per statement cycle	
Fee per additional item over 100 items	\$.30
(Items include: deposits, deposited items, checks and electronic items)	
Monthly paper statement fee (waived w/ eStatement enrollment)	\$ 3.00

Small Business Checking

Monthly Service Charge	\$ 10.00
\$1,000 minimum daily balance to avoid monthly service charge	
Allows 300 items per statement cycle	
Fee per additional item over 300 items	\$.45
(Items include: deposits, deposited items, checks and electronic items)	
Monthly paper statement fee (waived w/ eStatement enrollment)	\$ 3.00

Commercial Checking (Charges may be offset by an earnings credit.)

Monthly Maintenance	\$ 10.00
Per Deposit	\$.13
Per Deposited Item	\$.13
Per Check Cleared	\$.17
Electronic Credits	\$.15
Electronic Debits	\$.15
Negative Collected Balance Fee	PRIME +3.00%
(Assessed if the average collected balance for the statement cycle is negative.)	
Monthly paper statement fee (waived w/ eStatement enrollment)	\$ 3.00

Business Interest Checking

Monthly Service Charge	\$ 10.00
Minimum daily balance of \$1,000 to avoid monthly service charge	
Fee per additional item over 100 items	\$.45
(Items include: deposits, deposited items, checks, and electronic items)	
Monthly paper statement fee (waived w/ eStatement enrollment)	\$ 3.00

Business Money Market

Monthly Service Charge	\$ 10.00
Minimum daily balance of \$1,000 or \$2,500 average to avoid monthly service charge	
Excess Withdrawal Charge (for usage in excess of limit, per transaction)	\$ 10.00
(6 pre-authorized withdrawals allowed per statement cycle)	

Business Savings

Service Charge	\$ 7.00
Minimum daily balance of \$500 to avoid monthly service charge	
Excess Withdrawal Charge (for usage in excess of limit, per transaction)	\$ 10.00
(6 pre-authorized withdrawals allowed per calendar month)	

Account Access, Online Banking & Mobile Banking

Online Banking	FREE
Treasury Management Online Banking Monthly Charge	\$ 35.00
Mobile Banking (iPhone, iPad, and Android apps available)	FREE
Online & Mobile Bill Pay	FREE
TellerPhone Inquiries and Transfers	FREE
Secure Token (per user)	\$ 2.50
Secure FTP Delivery (SFTP) – Monthly	\$ 25.00

Deluxe Payment Exchange

eChecks (per check)	\$ 0.58
Print + Mail (per check)	\$ 0.78
Postage (per check mailed)	\$ 0.63

Positive Pay Fraud Prevention and Reconciliation

Check Positive Pay Monthly Maintenance	\$ 30.00
Check Positive Pay per item fee	
0 – 300 items per month	
300 + items per month	
Return Check for Non-Payment	\$ 10.00
Exception Items	\$ 3.00
ACH Positive Pay Monthly Maintenance	\$ 20.00
ACH Positive Pay New Filter Setup	\$ 7.50

ACH Services

Standard ACH Origination Monthly Charge	\$ 20.00
(per file)	\$ 1.00
(per item)	\$.10
Same Day ACH Origination Monthly Charge	\$ 10.00
(per file)	\$ 5.00
(per item)	\$ 1.00
ACH Returns	\$ 2.50
ACH Notification of Change	\$ 1.50

Remote Deposit Capture

Remote Deposit Fee for Single Doc Scanner (per month)	\$ 50.00
Remote Deposit Fee for Multi Doc Scanner (per month)	\$ 67.00
Per Account (beginning with second account)	\$ 5.00
Fee per item over 300	\$.10

Sweep Services

Cash / Loan Sweep	\$ 35.00
Zero Balance Account (ZBA) Monthly Maintenance	\$ 10.00

Returned and Rejected Items

Charge Back Fee (deposited item returned)	\$ 6.00
NSF: Return Fee (item not paid)	\$ 33.00
NSF: Overdraft Fee (item paid)	\$ 33.00

Account Services

Account Balancing per Hour (one hour minimum)	\$ 20.00
Account Closing Fee (within first 90 days)	\$ 15.00
Account Research per Hour (one hour minimum)	\$ 20.00
Check Order	prices will vary
Stop Payment Fee (per item – electronic or check)	\$ 33.00
“Paid in Full” Letter for Charged Off Account	\$ 20.00
Dormant Fee per month	\$ 10.00
Deposit Verification Fee	\$ 10.00
Returned Mail Fee	\$ 5.00
Night Deposit Bags (first two are free)	\$ 20.00
Zippered Deposit Bag (first two are free)	\$ 5.00

Statement Options

eStatement	FREE
Statement Copy (per statement)	\$ 3.00
No Mail Fee (statement retention)	\$ 5.00

Visa ATM/Debit Card

MoneyPass®, TransFund® & Guaranty Bank ATMs (inquiries and transactions)	FREE
ATM Service Charge for Foreign Machine ATM Inquiry	\$ 2.50
ATM Service Charge for Foreign Machine ATM Withdrawal	\$ 2.50
ATM/Debit Card Replacement Fee	\$ 5.00
ATM/Debit Card PIN Re-Order	\$ 2.00
Debit Card Limit Emergency Increase	\$ 5.00
Expedited Debit Card Replacement	\$ 55.00

Wire Transfers (for customers only)

Foreign Wire	\$ 55.00
Incoming Wire	\$ 15.00
Outgoing Domestic Wire	\$ 30.00
Outgoing Domestic Wire Initiated via Online Banking	\$ 15.00

Bank Issued Checks

Cashier's Checks	\$ 6.00
Money Orders	\$ 4.00
Check Printing Charge (counter checks price for 4)	\$ 1.00

Currency Services

Currency Deposited over \$20,000 per \$100 (charge is inclusive of first \$20,000 and above)	\$.10
Coin Counting Per Roll	\$.05
Loose Coin Count - amounts less than \$100	\$ 2.00
Loose Coin Count - amounts over \$100 (\$10.00 maximum charge)	10%

Coin Order

Coin Order (per roll)	\$.05	Coin Order (per bag)	\$.75
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Miscellaneous Services

Collections - Incoming or Outgoing (for customers only)	\$ 15.00
+ postage	
Fax - Incoming or Outgoing (per page)	\$ 1.00
Photocopies (per page)	\$ 1.00
Garnishments/Levy Fee	\$ 60.00
Subpoenas/Summons Appearance (per hour)	\$ 75.00
Notary Services (Customers)	FREE
Notary Services (Non-Customers)	\$ 5.00
Gift Card	\$ 3.50
Reloadable Prepaid Card	\$ 5.00
Secondary Reloadable Prepaid Card (tied to primary)	\$ 2.50
Deposits to Reloadable Prepaid Card	\$ 3.00
Deposits to Secondary Reloadable Prepaid Card	\$ 3.00