

Checking Accounts

Account	Minimum Amount to Open Account	Monthly Service Charge	Eligibility Restrictions	Accrues Interest?	Optional Account Features/Services	Other Important Account Information
Essential Checking	0.00	3.00	None	No	-Online banking at gibank.com - Mobile Deposit for qualified account owners - Debit Card	Monthly fee waived with E-Delivery of Statements OR Direct Deposit
Essential Checking - Student	0.00	0.00	Under 18 years of age	No		Account converts to Essential Checking automatically when account holder reaches age 18.
Essential Checking - Senior	0.00	1.00	62 years of age or older	No		Monthly fee waived with E-Delivery of Statements OR Direct Deposit
						Monthly fee waived with any two of the following: - \$500 minimum average daily balance - Any loan with GIB - Direct Deposit - E-Delivery of Statements Contact us for current rates
Premier Checking	0.00	5.00	None	Yes		
Premier Checking - Senior	0.00	1.00	62 years of age or older	Yes		
G.I. Bank Elite Checking	0.00	0.00	Active or retired status in a branch of the United States Military	Yes		Contact us for current rates
Money Service Business Checking	0.00	0.00	Onboarded and approved for operations through Money Service Business banking department	No		

Savings Accounts

Account	Minimum Amount to Open Account	Monthly Service Charge	Eligibility Restrictions	Accrues Interest?	Optional Account Features/Services	Other Important Account Information
Regular Savings	50.00	1.00	None	Yes	-Online banking at gibank.com - Mobile Deposit for qualified account owners	- Monthly Service Charge only applies if balance of account falls below \$50.00 anytime during statement cycle
Money Market Savings	2,500.00	1.00	None	Yes		- Contact us for current interest rates
Christmas Club	0.00	0.00	None	Yes		- Unlimited deposits allowed; all deposited funds and accrued interest are paid out to accountholder in November of each year - Contact us for current rates

Individual Retirement Account (IRA)

Account	Minimum Amount to Open Account	Annual Service Charge	Eligibility	Accrues Interest?	Optional Account Features/Services	Other Important Account Information
IRA	0.00	15.00	Account owner must be an individual	Yes	None	Contact us for current rates

Certificate of Deposit (CD) Accounts

Account	Minimum Amount to Open Account	Account Features/Services	Accrues Interest?	Other Important Account Information
Fixed Rate CD	CD: \$500.00 Standard CD: \$2,500.00 Specials: \$5,000 Jumbo CD: \$100,000	- Interest rate is fixed until the maturity date - Terms available from 3 Months to 3 years - Interest compounds quarterly and interest earned can be applied to either 1) CD balance, 2) check payout; or 3) deposit into other GIB account	Yes	- Outside of accrued interest, no additional deposits permitted during the term of CD - A penalty may apply for early withdrawals - Withdrawals will reduce earnings - CDs (excluding Specials) automatically renew with a 10-day grace period - Contact us for current rates

Overdraft / Non-Sufficient Funds / Return Fees

Fee Schedule - Effective Sept 15, 2024

Fee Name/Description	Fee Amount	Other Important Information About This Fee
Non-Sufficient Funds (NSF)/Return Fees	25.00	Applies to each item on its first presentment
Overdraft Fee	25.00	- Applies to each item that GIB pays when GIB determines that your account's Available Balance isn't enough to pay the item. - Overdraft fee is only triggered with check and/or ACH items
Return Item Deposit Fee	4.00	Applies to business accounts only
Maximum Daily Fees	100.00	- Combination of the three immediately preceding Overdraft/NSF/Return fees. - Daily maximum fee applies to both business and personal accounts.

Miscellaneous Deposit Account Fees

Fee Name/Description	Fee Amount	Other Important Information About This Fee
Official Check/Tellers Check/Cashiers Check/Money Order Fees	2.00	Issued for customers only
Indemnity Bond	15.00	Per lost instrument
Counter Check	0.50	Per check
Canadian Fee	5.00	Per Canadian item processed
Stop Payment Fee	15.00	Per check or ACH item
ACH Origination Fee	3.00	Per Item
Dormant Account Fee	5.00	Per statement cycle (applies to checking and savings; charged for up to 12 consecutive months)
Abandoned Account Fee	25.00	If no customer originated activity or communication occurs in past 5 consecutive years
Closed Account Fee	25.00	If closed within 180 days (6 months) of opening

Wire Transfer Fees

Fee Name/Description	Fee Amount	Other Important Information About This Fee
Wire Transfer Fee - Incoming, Domestic	20.00	Charged per wire
Wire Transfer Fee - Incoming, International	20.00	Charged per wire
Wire Transfer Fee - Outgoing, Domestic	20.00	Charged per wire
Wire Transfer Fee - Outgoing, International	45.00	Charged per wire; US Dollar Only

Safe Deposit Box Fees

Fee Name/Description	Fee Amount	Other Important Information About This Fee
Box Rental - Small	17.50	Annual Fee
Box Rental - Medium	25.00	Annual Fee
Box Rental - Medium/Large	30.00	Annual Fee
Box Rental - Large	35.00	Annual Fee
Box Rental - Extra Large	40.00	Annual Fee
Lock Drilling	25.00	In case of lost key; also requires Service Call
Service Call (inc new lock)	300.00	Maximum of \$300, actual cost determined based on service call invoicing

ATM & Debit Card Fees

Fee Name/Description	Fee Amount	Other Important Information About This Fee
Debit Card Setup Fee	0.00	New card setup only
Debit Card Replacement Fee	15.00	For lost or damaged cards only

Miscellaneous Fees

Fee Name/Description	Fee Amount	Other Important Information About This Fee
Legal Process Fee	25.00	Per occurrence (i.e. processing a levy/garnishment)
Notary Fee	3.00	Per document
Account Research/Balancing Assistance	30.00	Per hour; photocopies are additional costs
Photocopies	0.25	Per page
Statement Reprint	5.00	Per statement
Faxing	5.00	Per inbound/outbound fax
Returned Mail Fee	5.00	Per returned item