## 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<br>- Mobile Deposit for qualified account owners<br>- 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 |
| Premier Checking | 0.00 | 5.00 | None | Yes | | Monthly fee waived with any **two** of the following:<br>- $500 minimum average daily balance; any loan with GIB; Direct Deposit; and/or e-Delivery of Statements<br>- Contact us for current rates |
| 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 (MSB) Checking | 0.00 | 0.00 | Onboarded and approved through MSB 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<br>- Mobile Deposit for qualified account owners | - Monthly Service Charge only applies if balance of account falls below $50.00 anytime during statement cycle<br>- Contact us for current interest rates |
| Money Market Savings | 2,500.00 | 1.00 | None | Yes | | |
| 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<br>- 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<br>**Standard CD:** $2,500.00<br>**Specials**: $5,000<br>**Jumbo CD:** $100,000 | - Interest rate is fixed until the maturity date<br>-Terms available from 3 Months to 3 years<br>- 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<br>- A penalty may apply for early withdrawals<br>- Withdrawals will reduce earnings<br>- CDs (excluding Specials) automatically renew with a 10-day grace period<br>- Contact us for current rates |

## Overdraft / Non-Sufficient Funds / Return Fees

| 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.<br>- 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.<br>- 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 |
| Foreign Currency Order Fee ≤ $300.00 | 60.00 | Per physical foreign currency order request; equal to or less than $300.00 (USD). Call for listing of foreign currency available for purchase |
| Foreign Currency Order Fee > $300.00 | 50.00 | Per physical foreign currency order request; greater than $300.00 (USD). Call for listing of foreign currency available for purchase |
| Stop Payment Fee | 15.00 | Per check or ACH item |
| ACH Origination Fee | 3.00 | Per file |
| ACH Origination Fee - Manual Entry/Adjustment | 15.00 | Per file |
| 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 |
| Wire Transfer Fee - Outgoing, International | 60.00 | Charged per wire; Foreign Currency denominated |

## 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 |