Notice of Fee Changes

Effective Nov 1, 2025

Dear Valued Customer,

Thank you for choosing Global Innovations Bank for your banking needs. We appreciate your business and look forward to continuing to serve you.

The Bank has made updates to its fee schedule. The two impacted items are 1) clarifying that the ACH Origination Fee is charged on a per file basis, not a per item basis and 2) adding a new ACH Origination Fee for manual entries/adjustments.

Enclosed you will find the updated fee schedule which will take effect **Nov 1, 2025**.

If you have any questions, please contact us at 877-294-3621.

Sincerely,

Global Innovations Bank
September 30, 2025