

Account Closed within one year	\$15.00
Account Closed within one year - Premium Reimbursement (ie gift, bonus)	charge varies according to premium value
Account Reconciliation/Research	\$30.00 per hour (minimum ½ hour or part)
Accounts transferred to other banks	\$25.00
ACH (Automated Clearing House) transfers	FREE
ATM Card (Additional or Replacement Card)	\$12.00
Bank Check Payable to third Party	\$5.00
Certified Checks	\$25.00
Check Printing Charges	vary according to style of checks selected
Collections	\$20.00
Copy of statement or paid check or money order	\$5.00
Counter Check	\$2.00
Deposited items returned	\$15.00
Deposit, Mortgage, Credit Verification Request/ Consular Letter	\$20.00
EFT (Electronic Funds Transfers) transfers	FREE
FastBanking (Telephone) Inquiry	FREE
FastBanking (Telephone) Faxed Statement	\$5.00
Inactive Accounts	\$10.00 per month
Insufficient or uncollected funds, Returned or Paid: check, ACH, EFT, POS	\$35.00 per item
Legal Processing Handling fees (Levies, liens etc.)	\$75.00
Loan Payment Returned (check or electronic)	\$35.00
Lost Passbook/Certificate/Club Affidavit (10 Day Hold)	\$10.00
Money Order Purchased	Customers \$1.00 / Non-customers \$2.00
Notary Public services (available to Depositors ONLY)	FREE
Photocopies	\$0.25 per item/page
Returned Mail	\$20.00 each item
Stop Payment Orders (ACH, EFT, personal checks and cashier checks)	\$25.00
Stop Payment Order (money orders)	\$10.00
Wire Transfer (domestic)	Inbound \$15.00 / outbound \$25.00
Wire Transfer (foreign)	Inbound \$25.00 / outbound \$50.00
American Express	
American Express Travelers Cheques for One	1% of amount purchased
American Express Travelers Cheques for Two	1.5% of amount purchased
American Express Gift Cheques	\$2.50 per check
Safe Deposit Boxes (Oak Ridge Branch)	
Annual rental	Varies with box size. Sales tax applies.
Rental late payment fee	\$15.00
Lost key	\$10.00
Safe Deposit box drilling	\$200.00

The above represents the fees or costs imposed by Gibraltar Savings Bank, FSB associated with services provided by Gibraltar Savings Bank, FSB. They do not include any fees charged by another financial institution involved in the transaction. Please refer to the disclosures specific to your account for fee reimbursement, fee refunds, or fee waivers.