



Other Fees Schedule
Effective December 8, 2014

This document provides a listing of Gibraltar Bank charges for Gibraltar services and is not intended to be all inclusive of all services provided. You may be charged separately by another financial institution involved in a transaction.

CUSTOMER REQUESTED TRANSACTIONS

| | |
|--|---|
| ACH (Automated Clearing House) | |
| EFT (Electronic Funds Transfers) transfers, inbound and outbound, not initiated Online | FREE |
| Account transfer to another financial institution | \$50.00 |
| ATM / Debit Card additional or lost card replacement | \$5.00 |
| Bank Official check aka Cashier's / Teller's check (issued to customers only) | |
| payable to accountholder | FREE |
| payable to a Third Party | \$10.00 |
| Certified Check | \$25.00 |
| Check Printing charges | Price varies by style |
| Collection of Foreign negotiable item* ⁴ | \$30.00 |
| Consular / Reference Letter | \$10.00 |
| Copy of statement, paid check or money order | \$3.50 |
| Money Order (sold to customers only) | \$4.00 |
| Seniors 62+ | \$2.00 |
| Notary Public services (for customers only) | FREE |
| Research and account reconciliation | \$30.00 per hour minimum ½ hour or part |
| Stop Payment Order | |
| ACH, personal check, bill pay draft | \$20.00 per |
| Bank Official check (Payee waiver required) | \$30.00 per |
| Money Order | \$10.00 per |
| Verification of Deposit | \$25.00 |
| Wire Transfer (domestic) | Inbound \$10.00 Outbound \$20.00 |
| Wire Transfer (foreign) | Inbound \$20.00 |

***#**

Cross references are made in this Fee Schedule to the numbered section in the **GENERAL TERMS DISCLOSURE** that describes the circumstances that result in the fees listed in this document.

Please refer to the account disclosure specific to your account for fee waivers, fee reimbursement, fee refund and for any account specific fees. Product and service disclosures may also contain fee information.

MORTGAGE LOAN SERVICING

| | |
|---|-----------------|
| Amortization Schedule | \$10.00 |
| Copy of Loan Document | \$10.00 |
| Duplicate: 1098, Annual Loan Statement, Escrow Analysis Statement | \$10.00 each |
| Duplicate Discharge of Mortgage | \$35.00 |
| Escrow Waiver | \$500 - \$1,000 |
| Forced Placed Insurance Coverage processing | \$50.00 |
| Loan Payment Returned for NSF/Uncollected (check or ACH) | \$50.00 |
| Mortgage Release | \$25.00 |
| Overnight or Certified Mail Delivery | \$20.00 |
| Payoff Quote | \$50.00 |
| Subordination | \$250.00 |
| Verification of Mortgage | \$50.00 |

HELOC and Home Equity Loans

| | |
|---|----------|
| Copy of monthly statement | \$10.00 |
| Early Termination (loans paid off, lines closed within the first 36 months)** | \$400.00 |
| HELOC Advances** | |
| Check under required minimum | \$25.00 |
| Returned check for acct frozen | \$50.00 |
| Returned check for over limit | \$50.00 |
| Stop Payment | \$25.00 |

** Fee amounts specified in your loan documents will be applied as per the document terms.

ONLINE BANKING AND BILL PAYMENT

| | |
|---------------------------------------|------------------|
| Online Banking, Additional ID | \$2.00 per month |
| Bill Pay (no direct deposit) | \$4.00 per month |
| External Transfer, outbound | \$2.00 |
| External Transfer, inbound | FREE |
| Replacement ID / Service Reactivation | \$5.00 per |

FASTBANKING TELEPHONE BANKING

| | |
|-----------------|--------|
| Inquiry | FREE |
| Faxed statement | \$5.00 |

SAFE DEPOSIT BOXES (OAK RIDGE BRANCH)

| | |
|-------------------------|--------------------------------|
| Annual rental | varies by box size + sales tax |
| Late payment fee | \$15.00 |
| Lost key replacement | \$60.00 |
| Forced Box, Non-Payment | \$25.00 plus locksmith fee |

BANK IMPOSED FEES

| | |
|---|--|
| Inactive/Dormant Account Fee * ²¹ | \$10.00 per month |
| Abandoned Property, Escheatment to the State * ²² | \$50.00 |
| Account Closed within one year * ¹⁸ | \$20.00 |
| Account Closed within one year: Red Carpet Accounts * ¹⁸ | \$30.00 |
| Account Closed within one year Premium Reimbursement, i.e. gift, bonus * ¹⁸ | 75% of cost to Bank on awarded premium |
| Certified Mail Notice processing | \$20.00 |
| Deposited item returned / Chargeback * ³ | \$12.00 |
| EFT / ACH Reject Processing | \$5.00 per instance, 1st instance waived |
| NSF (non-sufficient funds) or uncollected funds * ³ , Returned or Paid: check, ACH, EFT, POS | \$30.00 per item, maximum daily charge is \$90.00 |
| NSF condition in excess of Five (5) consecutive days | \$15.00 per day, \$45.00 maximum per OD occurrence |
| Legal Processing/Handling fee (Levies, liens etc.) * ¹⁵ | \$130.00 |
| Lost Passbook Replacement (Savings/CD/Club) | \$10.00 |
| Returned Mail processing fee, current address not provided * ²⁰ | \$25.00 each item |



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