



## Other Fees Schedule

Effective - November, 2018

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
ATM / Debit Card: additional, lost or replaced	\$5
Bank Official check aka Cashier's / Teller's check (Issued to customers only)	
Payable to accountholder	FREE
Payable to a Third Party	\$10
Certified Check	\$25
Check printing charges	PRICE VARIES
Collection of Foreign negotiable item* <sup>4</sup>	\$30
Consular / Reference Letter	\$10
<b>Copies of Statement, Paid check or Money order</b>	<b>\$5</b>
<b>Money Order (sold to customers only) Seniors 62+</b>	<b>\$5</b> <b>\$4</b>
<b>Notary Public services (for customers only) NON CUSTOMERS</b>	<b>FREE</b> <b>\$2.50</b>
Research and account reconciliation (Minimum ½ hour or part)	\$30/HOUR
<b>Stop Payment Order</b>	
ACH, personal check, bill pay draft	<b>\$30/per</b>
Bank Official check (Payee waiver required)	<b>\$30/per</b>
Money Order	<b>\$25/per</b>
Verification of Deposit	\$25
<b>Wire Transfer (domestic)</b>	
Inbound	\$15
Outbound	<b>\$30</b>
Wire Transfer (foreign) Inbound	\$15

\*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, and fee refund and for any account specific fees. Product and service disclosures may also contain fee information

### MORTGAGE LOAN SERVICING

Amortization Schedule	\$10
Copy of Loan Document	\$10
Duplicate: 1098, Annual Loan Statement, Escrow Analysis Statement	\$10/per
Escrow Waiver	\$500-\$1,000
Forced Placed Insurance Coverage processing	\$50
Loan Payment Returned for NSF/Uncollected (check or ACH)	\$50
Mortgage Release	\$25
Overnight or Certified Mail Delivery	\$20
Payoff Quote	\$50
Subordination	\$250
Verification of Mortgage	\$50

### HELOC and Home Equity Loans

Copy of monthly statement	\$10
Early Termination (Loans paid off, lines closed within the first 36 months)**	\$400
HELOC Advances**	
Check under required minimum	\$25
Returned check for acct frozen	\$50
Returned check for over limit	\$50
Stop Payment	\$25

\*\* 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/month
External Transfer	
Outbound	\$2.00
Inbound	FREE
Replacement ID / Service Reactivation	\$5.00 per

### SAFE DEPOSIT BOXES (OAK RIDGE BRANCH)

Annual rental	VARIES BOX SIZE +TAX
Late payment fee	\$15
Lost key replacement	\$60
Forced Box, Non-Payment	\$25+ LOCKSMITH FEE

### BANK IMPOSED FEES

Inactive/Dormant Account Fee * <sup>21</sup>	\$10/month
Abandoned Property	
Escheatment to the State * <sup>22</sup>	\$50
Account Closed within one year * <sup>18</sup>	\$20
Red Carpet Accounts * <sup>18</sup>	\$30
Account Closed within one year Premium Reimbursement i.e. gift, bonus * <sup>18</sup> to Bank on awarded premium	75% of cost
Certified Mail Notice processing	\$20
<b>Deposited item returned / Chargeback *<sup>3</sup></b>	<b>\$15</b>
EFT / ACH Reject Processing	\$5/instance 1 <sup>st</sup> instance waived
<b>NSF (non-sufficient funds) or uncollected funds* Returned or paid: check, ACH, EFT, POS</b>	<b>\$35/item</b> <b>maximum daily charge is \$105</b>
NSF condition in excess of Five (5) consecutive days	\$15/day \$45 maximum OD occurrence
Legal Processing/Handling fee (Levies, liens etc.) * <sup>15</sup>	\$130
Lost Passbook Replacement (Savings/CD/Club)	\$10
Returned Mail processing fee, Current address not provided * <sup>20</sup>	\$25/item



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