

SERVICE FEES

Effective May 2018

Service Fees

Accounts closed within 1st 180 days (Excluding Advantage Checking and Advantage Direct Checking).....	\$30.00
Accounts Closed within 1st 180 days (Advantage Checking and Advantage Direct Checking)	\$100.00
Account History / per page	\$5.00
Return Check NSF.....	\$35.00
ACH Telephone Loan Payment (per call).....	\$14.00
ACH Return Charge	\$35.00
Paid ACH Non-Suff Funds Charge	\$35.00
Paid Uncollected Funds Charge	\$35.00
Paid Non-Sufficient Funds Charge.....	\$35.00
Copy of Item or Statement.....	\$5.00
Dormant Fee (Excluding Certificates of Deposits).....	\$5.00 per month
<i>A dormant account is one in which no activity has taken place for three years for Savings or Money Market accounts, and 12 months for checking accounts. A \$5.00 per month charge will be assessed until the account is brought active.</i>	
Fax Fee	\$1.00/page
Garnishments / Citations and other Legal processes	\$70.00
IRS Levy Fee.....	\$70.00
IRA Annual Fee	None
Notary Service for Customers.....	FREE
Notary Service for Non-customers	\$2.00
Official Check (Customers only)	
1st	\$1.00
Additional	\$5.00
Overdraft Protection - per draw	\$15.00
Photocopies	
Per Page.....	\$1.00
Research / per hour / Loans or Deposit History.....	\$30.00
Remote Deposit Capture Monthly Fee	\$50.00
Replacement Coupon Books	\$12.00
Replacement Debit Card	\$7.00
Return Deposit Item	\$20.00
Stop Payment / per check or debit	\$30.00
Telephone Transfer Fee (Automated).....	FREE
Telephone Transfer Fee (Live Person)	\$5.00
Wire Transfers Incoming (Domestic and International).....	\$15.00
Wire Transfers Outgoing (Domestic).....	\$25.00
Wire Transfers Outgoing (International)	\$65.00

An overdraft fee applies to overdrafts created by checks, in person, withdrawal, ATM/Debit, Credit Card Withdrawals, or other electronic withdrawal transfers

Home Equity Line Of Credit

Annual Fee	\$50.00
Late Payment Fee	\$25.00
LOC Cancellation Fee (within first 5 years).....	\$250.00

Loan Service Fees

Amortization Schedule	\$15.00
Copy of Loan Documents	\$5.00/page
Duplicate Annual Statement.....	\$5.00 per year
Fax Fee (Pay Off)	\$25.00 each
Research Fee	\$30.00 per hour
Unscheduled Escrow Analysis	\$50.00
Partial Release.....	\$175.00
Modification Fee.....	Call for Quote
Subordination	\$175.00

Escrow Change Fees

Tax Waiver	\$425.00
Other Escrow Waiver	\$50.00
Add Escrow for Tax/Haz/Flood.....	\$50.00 each

Geauga Savings Bank

Your full service bank!

www.GeaugaSavings.com

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5/2018

Geauga
Savings Bank

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For the current rate on any interest bearing deposit product, contact our office. For additional account information, please ask to see our complete disclosures.

