

# FEE SCHEDULE

## ATM AND CHECK CARD SERVICES

Annual VISA® Check Card	No Charge
Fee per Withdrawal at "On-Us" ATM	No Charge
Fee per Withdrawal at Foreign ATM*	No Charge
Grand Bank & Trust ATM Transactions	No Charge
Initial VISA® Check Card	No Charge
Lost ATM/VISA® Check Card Replacement	\$10.00
VISA® Check Card POS Transactions	No Charge

\*When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any networks used (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer). Grand Bank & Trust of Florida is a member of the Publix Presto! Network. Grand Bank & Trust customers enjoy SURCHARGE-FREE access to their Grand Bank & Trust accounts at ATMs at any Publix location.

## CASH HANDLING

Boxed Coin, per box	\$3.50
Bulk Deposit Processing, per hour	\$25.00
Night Depository use	No Charge
Rolled Coin, per roll	\$0.15
Strapped Currency, per strap	\$0.60

## CHECK PROCESSING

Cancelled Checks, per statement	Not Available
Check copy, per copy	\$2.00
Counter checks, each	\$2.00
Deposit corrections, each	\$3.00
Deposited items returned	\$10.00
Items Manually Processed, per item	\$2.00
NSF Charge, per item	\$32.00
Return Check Charge, per item	\$32.00
Stop Payment (valid for 6 months)	\$33.00
Uncollected Funds Fee, per item	\$32.00
Check Processing Special Handling, per item	\$2.00

## COLLECTIONS

Incoming, per collection	\$25.00+costs
Outgoing, per collection	\$25.00+costs
Foreign, per collection	\$45.00+costs
Foreign, per collection (Canadian)	\$10.00
Envelope Draft (incoming/outgoing), per envelope	\$20.00
Bond Coupon (Customer Only), per envelope	\$25.00
Returned Bond Coupons, per envelope	\$32.00

## ONLINE CASH MANAGEMENT SERVICES

ACH Origination, per file	\$10.00
Cash Management Set Up	No Charge
Cash Management Maintenance, per stmt cycle	\$35.00
Cash Management with Payroll, per stmt cycle	\$35.00
Cash Management, per payroll file	\$10.00
Cash Management Stop Payment	\$33.00
Domestic Incoming Wire, per wire	\$12.00
Domestic Outgoing Wire, per wire	\$20.00
International Incoming Wire, per wire	\$25.00
International Outgoing Wire, per wire	\$35.00

## ONLINE BANKING AND BILL PAY

Bill Pay, per statement cycle	No Charge
Online Banking, per statement cycle	No Charge
Online Set-Up Fee	No Charge

## SAFE DEPOSIT BOXES

Available to customers only; subject to availability

3" x 5" *	\$40.00 annual fee
3" x 10" *	\$60.00 annual fee
5" x 10" *	\$80.00 annual fee
10" x 10" *	\$140.00 annual fee
Lost Key	\$25.00
Safe Deposit Box Drilling	\$225.00

\*With automatic payment. Add \$25.00 without automatic payment.

## WIRE TRANSFERS

Domestic Incoming Wire, per wire	\$12.00
Domestic Outgoing Wire, per wire	\$22.00
International Incoming Wire, per wire	\$25.00
International Outgoing Wire, per wire	\$45.00

## MISCELLANEOUS SERVICES

Account Balance Inquiry (in excess of 3 per statement cycle), each	\$1.00
Account Closed within 6 months	\$25.00
Attorney Costs	As billed
Cashier's Checks, Customer	\$8.00
Cashier's Checks, Non-Customer	\$15.00
Check Cashing, Non-Customer	\$5.00
Continuous Negative Balance on non-Analysis Business Checking Accounts	\$10.00 per day
Courier Service, with analyzed account. <i>Cancelled pickups not called in by 9AM on the same day will be charged</i>	\$10.00
Dormant Account, per statement cycle (accounts dormant after 18 months of inactivity)	\$10.00
Foreign Bank Draft (customer only)	\$30.00
Handle Legal Process/Levies/Garnishments	\$100.00+costs
Handling Fee (IOTA), per statement cycle	\$25.00
IRA Opening and Closing	\$20.00
Medallion Signature Guarantee (customer only)	\$10.00
Notary Service (customer only)	No Charge
Overdraft Protection Transfer, per transfer	\$5.00
Reference Letter (customer only)	\$10.00
Research Photocopies, per copy (plus time)	\$2.00
Statement Copy, per statement	\$5.00
Statement Check Image Copy, per image	\$2.00
Statement Reconciliation/Research, per hour (1 hour minimum)	\$50.00
Transfer Fee, per transaction	\$5.00
Traveler's Checks (two signatures)	\$3.00 per \$100.00
Traveler's Checks	\$2.00 per \$100.00
Traveler's Checks Gift Checks, per Gift Check	\$2.50
Telephone Transfer	\$5.00
Verification of Deposit (customer only)	\$10.00
Zipper Bag	\$5.00

Effective Date January 24, 2011