

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Gogebic Range Bank
300 S. Sophie St.
P.O. Box 107
Bessemer, MI 49911
(906)663-4520

COMMON FEATURES

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Replace ATM card or PIN	\$5.00
Change ATM card PIN	\$1.00
Cash withdrawal at ATM - Non customer	\$2.00
Frequency limit	None
Dollar limit	\$300.00 per day
Replace debit card or PIN	\$5.00
Change debit card PIN	\$1.00
Debit card purchase	\$0.00 per transaction
Frequency limit	None
Dollar limit	\$1,500.00 per day
Check printing	Fee depends on style of check ordered
Cashier's check	
Customer	\$4.00
Non-Customer	\$4.00
Money order	
Customer	\$2.00
Non-customer	\$2.00
*Overdraft (each item paid)	\$15.00
*Daily Continuous Overdraft Fee	\$3.00 daily after 5 days of repeated overdrafts - Maximum \$125.00

LIMITS AND FEES DISCLOSURE

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*Overdraft/Non-Sufficient Funds Daily Maximum	\$ 125.00
Nonsufficient funds (each item returned)	\$20.00
Nonsufficient funds ATM withdrawal	\$15.00
Nonsufficient funds debit card purchase	\$15.00
Nonsufficient funds (preauthorized withdrawal)	\$20.00
* NSF is an abbreviation for non-sufficient funds.	
Deposited checks returned unpaid	\$6.00
* This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means as applicable.	
Special statement cutoff	\$2.00
Account research	\$25.00 per hour
Account balancing assistance	\$25.00 per hour
Notary Fee	\$5.00 for non-customer
Stop payment - all items	\$ 15.00
Stop payment - check	\$ 15.00
Stop payment - electronic fund transfers	\$ 15.00
Wire transfer - Incoming	
Credit to an account	\$ 15.00
Wire transfer - Outgoing	
United States	\$20.00
Foreign	\$55.00
Garnishments	\$25.00
Executions	\$25.00
Levies	\$25.00
Dormant Savings Account	\$5.00 per month

An account is considered dormant if for three years:
There have been no deposits or withdrawals to the account.

Dormant Checking Account	\$5.00 per month
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An account is considered dormant if for one year:
There have been no deposits or checks and withdrawals to the account.
Nonsufficient funds are also referred to as NSF.