

PRODUCT LIST

LOAN PRODUCTS—RETAIL:

-Consumer Loans

- ☑ **Recreation, household use and investment loans**
- ☑ **Auto and truck loans**
- ☑ **Unsecured credit and secured credit**
- ☑ **Overdraft protection/Personal Reserve Accounts**
- ☑ **Single pay notes**

-Residential Mortgage Loans

- ☑ **Single family 1-4-unit owner occupied, non-owner occupied and second home**
- ☑ **Fixed, variable and adjustable-rate mortgage products**
- ☑ **Low/moderate income loan products**
- ☑ **Home Equity loans (lines of credit)**
- ☑ **Balloon Mortgages**

LOAN PRODUCTS—COMMERCIAL:

- ☑ **Commercial real estate**
- ☑ **SBA guaranteed programs, Low Doc, 7(a), 504, SBA Express**
- ☑ **Small business loans**
- ☑ **Secured lines of credit**
- ☑ **Term loans (i.e., equipment, inventory, accounts receivable), variable payments**
- ☑ **Single-pay notes**
- ☑ **Stock secured financing**
- ☑ **Unsecured financing**
- ☑ **Tax Exempt Loans to Municipalities**
- ☑ **Letters of Credit**

CREDIT CARDS:

- ☑ **Business**
- ☑ **Personal**

MERCHANT SERVICES:









- ☑ **Business**

DEPOSIT PRODUCTS:

- ☑ **Demand Deposit—business and consumer checking**
- ☑ **Savings accounts—business and personal**
- ☑ **Certificate of Deposit**
- ☑ **Club accounts**
- ☑ **Money Market accounts**
- ☑ **HSA Checking**
- ☑ **ATM/Debit card**
- ☑ **Safe Deposit Services**
- ☑ **Night Deposit**
- ☑ **Tiered interest rate accounts**
- ☑ **Direct Deposit**
- ☑ **IRA Accounts**
- ☑ **Wire Transfers**
- ☑ **Stop Payments**

INTERNET BANKING:

-www.gogebicrangebank.com

-  **Transfer funds**
-  **View balances and transactions**
-  **Bill Pay**
-  **Zelle**
-  **Online Mortgage Application**
-  **Online Consumer Loan Application**
-  **Home Equity Line of Credit (HELOC) Application**
-  **Mobile Banking**

TELEPHONE BANKING:

**The 24-Hour Automated Customer Service Representative
1-844-932-7646**

-  **Deposit Accounts**
-  **Loan Accounts**
-  **Transfer Funds/Loan Payments**
-  **ATM/Check Card Services**

There are no material differences in the availability of products or the cost of services at particular branches. All branches offer all products and services.

GOGEBIC RANGE BANK

BANKING HOURS:

IRONWOOD:

	<u>LOBBY</u>	<u>DRIVE-THROUGH</u>
MONDAY	9:00 a.m. to 4:00 p.m.	8:00 a.m. to 4:30 p.m.
TUESDAY	9:00 a.m. to 4:00p.m.	8:00 a.m. to 4:30 p.m.
WEDNESDAY	9:00 a.m. to 4:00 p.m.	8:00 a.m. to 4:30 p.m.
THURSDAY	9:00 a.m. to 4:00 p.m.	8:00 a.m. to 4:30 p.m.
FRIDAY	9:00 a.m. to 4:00 p.m.	8:00 a.m. to 5:00 p.m.
SATURDAY	CLOSED	9:00 a.m. to 12:00 p.m.

BESSEMER:

	<u>LOBBY</u>	<u>DRIVE-THROUGH</u>
MONDAY	9:00 a.m. to 4:00 p.m.	8:00 a.m. to 4:30 p.m.
TUESDAY	9:00 a.m. to 4:00 p.m.	8:00 a.m. to 4:30 p.m.
WEDNESDAY	9:00 a.m. to 4:00 p.m.	8:00 a.m. to 4:30 p.m.
THURSDAY	9:00 a.m. to 4:00 p.m.	8:00 a.m. to 4:30 p.m.
FRIDAY	9:00 a.m. to 4:00 p.m.	8:00 a.m. to 4:30 p.m.
SATURDAY	CLOSED	CLOSED

EWEN:

	<u>LOBBY</u>	<u>DRIVE-THROUGH</u>
MONDAY	9:00 a.m. to 4:00 p.m.	9:00 a.m. to 5:00 p.m.
TUESDAY	9:00 a.m. to 4:00 p.m.	9:00 a.m. to 5:00 p.m.
WEDNESDAY	9:00 a.m. to 4:00 p.m.	9:00 a.m. to 5:00 p.m.
THURSDAY	9:00 a.m. to 4:00 p.m.	9:00 a.m. to 5:00 p.m.
FRIDAY	9:00 a.m. to 4:00 p.m.	9:00 a.m. to 5:00 p.m.
SATURDAY	CLOSED	9:00 a.m. to 12:00 p.m.

BERGLAND:

	<u>LOBBY</u>	<u>DRIVE-THROUGH</u>
MONDAY	9:00 a.m. to 4:00 p.m.	9:00 a.m. to 4:00 p.m.
TUESDAY	9:00 a.m. to 4:00 p.m.	9:00 a.m. to 4:00 p.m.
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SATURDAY	CLOSED	9:00 a.m. to 12:00 p.m.

Fee Schedule

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

Wire Transfer-Incoming - Credit To An Account	\$20.00
Wire Transfer - Outgoing	\$25.00
* Foreign -	\$75.00
Stop Payment - Electronic Fund Transfers---Check---All Items	\$25.00
Special Statement Cutoff	\$2.00
Safe Deposit Box Drilling	Actual Cost at Time of Drilling
Safe Deposit Box Replacement key	Actual Cost at Time of replacement
Safe Deposit Box Annual Rent	Varies
* Annual fee varies depending on box size.	
Replace Debit Card Or PIN	\$10.00
Replace ATM Card or PIN	\$10.00
Overdraft/Non Sufficient Funds Daily Maximum	\$150.00
* NSF is an abbreviation for non-sufficient funds.	
* This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable. A re-presented item could result in multiple fees. We may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.	
Overdraft (each item paid)	\$25.00
* This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable.	
Nonsufficient Funds (each item returned)	\$25.00
* NSF is an abbreviation for non-sufficient funds.	
* This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable. A re-presented item could result in multiple fees. We may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.	
Notary Fee	\$5.00 for Non-Customer
Night Deposit Lock Bag	\$20.00
Money Order	\$2.00
MasterCard ATM And Debit Card Currency Conversion Fees	Actual Fees Charged
* When you use your ATM or Debit card internationally you may be charged a fee for currency conversion when using your card at an ATM and/or at a merchant at the point of sale.	
Levies	\$50.00
Garnishments	\$50.00
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
* An account is considered dormant if for one year: There have been no deposits or checks and withdrawals to the account.	
Deposited Checks Returned Unpaid (each item returned)	\$6.00
Debit Card Purchase	No Fee Per Transaction
* Frequency limit	None
* Dollar limit	\$1,500.00 per day

Continuous Overdraft Fee \$3.00 **

** \$3.00 Per Business Day After Five Business Days of Continued Overdrafts **

* This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable.

Check Printing	Fee Depends on Style of Check ordered
Change Debit Card PIN	\$1.00
Change ATM Card PIN	\$1.00
CeB - Consumer Electronic (Internet) Banking	No Charge
Ceb - Consumer Electronic (Internet) Banking - Online Bill Payment	No Charge
* Individual transaction dollar limit:	\$9,999.99
* Daily aggregate dollar limit:	\$20,000.00

CeB - Business Consumer Electronic (Internet) Banking	\$5.00 Per Month
CeB - Business Consumer Electronic (Internet) Banking - Online Bill Payment	No Charge
* Individual transaction dollar limit:	\$9,999.99
* Daily aggregate dollar limit:	\$20,000.00

Cashier's Check	\$4.00
Cash Withdrawal At ATM - Customer	No Fee Per Transaction
* Frequency Limit -	None
* Dollar Limit -	\$325.00 per day
Cash Withdrawal At ATM - Non customer	\$3.00
* Frequency limit -	None
* Dollar limit -	\$325.00 per day
Foreign ATM Fee (ATM Service Charge)	\$1.00

*This fee is applicable when you use an ATM not owned by us.

ATM Operator/Network Fees	Actual Fees Charged
* When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer).	

Account Research	\$45.00 Per Hour
* Charge per copy -	\$0.25 per copy
Account Balancing Assistance	\$25.00 Per Hour
Mobile Banking Check Capture (MBCC) Deposits-per deposited item	No charge
* Check Deposit Limit	\$1,000
* Daily Deposit Limit	\$2,500