

## IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

**Gogebic Range Bank**  
**155 E. Cloverland Dr.**  
**Ironwood, MI 49938**  
**(906)932-7646**

### 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:

Wire Transfer-Incoming - Credit To An Account	\$20.00
Wire Transfer - Outgoing	\$25.00
* Foreign - \$75.00	
Stop Payment - Electronic Fund Transfers	\$25.00
Stop Payment - Check	\$25.00
Stop Payment - All Items	\$25.00
Special Statement Cutoff	\$2.00
Safe Deposit Box Drilling	Actual Cost at Time of Drilling.
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.	
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.	
Notary Fee	\$5.00 for Non-Customer
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.	
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

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#### LIMITS AND FEES DISCLOSURE

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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 - Online Bill Payment	\$5.95 Per Month
* The monthly online bill pay charge includes fifteen online bill payments. After fifteen payments, there will be an additional charge of \$0.45 per bill paid.	
* Individual transaction dollar limit: \$9,999.99	
* Daily aggregate dollar limit: \$20,000.00	
CeB - Consumer Electronic (Internet) Banking	No Charge
CeB - Business Consumer Electronic (Internet) Banking - Online Bill Payment	\$5.95 Per Month
* The monthly online bill pay charge includes fifteen online bill payments. After fifteen payments, there will be an additional charge of \$0.45 per bill paid.	
* Individual transaction dollar limit: \$9,999.99	
* Daily aggregate dollar limit: \$20,000.00	
CeB - Business Consumer Electronic (Internet) Banking	\$5.00 Per Month
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	\$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