



Notice of Disclosure for Services and Fees

****These fees have been updated as of April 1, 2010**

Coffee and good advice	Free
Community Cash ATM inquiry	Free
Community Cash ATM transactions	Free
24-hour Coastal Connection response line.....	Free
Online banking @ gulfbank.com	Free
Online Bill Pay @ gulfbank.com	Free
eStatement.....	Free
Currency Provided (per \$100)	\$.07
Coin Provided (per roll)	\$.10
Coin/Currency deposited (per 1,000)	\$1.50
Counter/temporary checks (5)	\$1.00
Deposit or check copy	\$3.00
Account activity print	\$3.00
Statement (duplicate copy)	\$3.00
Money orders	\$3.00
Travelex Card (Additional Card)	\$3.00
Travelex Card (Reload Card)	\$5.00
Cashiers checks	\$5.00
ATM/debit card (replacement card)	\$5.00
Inactive/Dormant Account Fee	\$5.00
Deposited check/item returned unpaid	\$5.00
Telephone Transfer Fee	\$5.00
Account closed by mail	\$10.00
Early closeout fee - (savings < 6 months)	\$10.00
Travelex Card (New).....	\$11.95
Wire transfer (domestic)	\$20.00
Collection Item	\$25.00
NSF/overdraft fee paid (per item)*	\$28.00
NSF/overdraft fee return (per item)*	\$30.00
NSF Preauthorization Fee	\$30.00
Stop payments	\$30.00
Account research (per hour)	\$35.00
Wire transfer (foreign)	\$40.00
ATM/Debit Card Rush Order.....	\$55.00
Garnishments/levies	\$100.00
Money Services Business Monitoring Fee	\$127.50
Subpoena (per hour/one hour minimum)	\$175.00
International Service Assessment for VISA Debit Card Transactions processed outside of the US...	0.8% to 1% of transaction

The above fees may be assessed against your account at the time you request an additional service.

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