



**GULF COAST BANK
& Trust Company**

**Notice of Disclosure for
Services and Costs**

****These fees are effective December 1, 2021**

24-hour Coastal Connection response line.....	Free
Account Activity Printout.....	\$5.00
Account Closed by Mail.....	\$10.00
Account Research (per hour).....	\$35.00
ATM/Debit Card (replacement card).....	\$5.00
ATM/Debit Card Rush Order.....	\$45.00
Cashiers Checks.....	\$8.00
Coin/Currency deposited (per 1,000).....	\$1.50
<i>See Product Specific fees</i>	
Coin Provided (per roll).....	\$.10
<i>Not applicable to all products</i>	
Collection Item.....	\$25.00
Community Cash ATM Inquiry.....	Free
Community Cash ATM Transactions.....	Free
Counter/Temporary Checks (5).....	\$1.00
Currency Provided (per \$100).....	\$.10
<i>Not applicable for all products</i>	
Deposit or Check Copy.....	\$3.00
Deposited Check/Item Returned Unpaid.....	\$8.00
Early Closeout Fee (Savings < 6 months).....	\$10.00
eStatement.....	Free
Inactive/Dormant Account Fee.....	\$5.00
Loan payment by phone (ACH or Draft).....	\$10.00
Money Orders.....	\$5.00
Money Service Business Monitoring Fee (MSB).....	\$625.00
Non-Bank Financial Institution (NBFI) Monitoring.....	\$200.00
Non-GCB ATM Withdrawal fee.....	\$1.50
<i>Not applicable at Community Cash ATMs</i>	
NSF/Overdraft Paid Fee (per presented item)**.....	\$35.00
NSF/Overdraft Return Fee (per presented item)**.....	\$35.00
Online Banking @ gulfbank.com.....	Free
Online Bill Pay @ gulfbank.com.....	Free
Paper Statement.....	\$4.85
Return Statement Fee.....	\$5.00
Savings/Money Market OD Transfer.....	\$10.00
<i>Per automatic transfer</i>	
Statement (Duplicate Copy).....	\$5.00
Stop Payments.....	\$45.00
Subpoena (per hour/one hour minimum).....	\$85.00
Telephone Transfer Fee.....	\$5.00
Wire Transfer Incoming (domestic).....	\$25.00
Wire Transfer Incoming (foreign).....	\$25.00
Wire Transfer Outgoing (domestic).....	\$25.00
Wire Transfer Outgoing (foreign).....	\$45.00

International Exchange rate for MasterCard transactions processed outside of the US are based on the wholesale currency market rates or the government mandated rate in effect on the day of settlement.

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 each time the item is presented for payment. Be aware that you may be charged multiple NSF fees in connection with a single debit/item that has been returned for insufficient funds multiple times. We will not charge an NSF/Overdraft fee if your account balance is overdrawn \$25.00 or less.