

# Relationship Checking

## Simple Fee Guide



This guide summarizes some of the most common fees that may apply to your account. For a complete listing of fees and more detailed account information, please see the Great Western Bank Consumer Fee Schedule and review your Deposit Account Agreement.

<b>Account Opening and Servicing</b>	Minimum Opening Deposit	<b>\$25.00</b>
	Monthly Service Charge	<b>\$15.00</b>
	Avoid the Monthly Service Charge	Avoid the monthly service charge by meeting <i>one</i> of the below qualifications: <ul style="list-style-type: none"> <li>You maintain an average checking balance of \$5,000.00 per statement cycle</li> <li>You maintain average combined deposit account balances of \$25,000.00 per statement cycle<sup>1</sup></li> </ul>
<b>Choose if you want Overdraft Coverage for ATM transactions and Debit Card purchases<sup>2</sup></b>	You'll need to make a decision about ATM and everyday (one time) debit card transactions even if you don't have funds in your account	<p><b>If you say "Yes" to Optional Overdraft Coverage</b> the bank may pay these transactions and charge an overdraft fee.</p> <p><b>If you say "No" to Optional Overdraft Coverage</b> these transactions will be declined, and you will not be charged an overdraft fee.</p> <p>Note: Saying "No" to Optional Overdraft Coverage does not guarantee that you will avoid any overdraft fees for other types of transactions on your account.</p>
	Checks, Automatic Bill Payments, and Recurring Debit Card Transactions	<b>Whether you say "Yes" or "No" to Optional Overdraft Coverage</b> these items may be paid or returned at the bank's discretion and are subject to fees as part of our Standard Overdraft Coverage.
<b>Overdraft and Overdraft Protection Transfer Fees</b>	Overdraft and Returned Item Fee	<b>\$35.00 per item</b> If you overdraw your account by \$10.00 or more we will charge you a fee of \$35.00 for each item presented over \$5.00 up to a maximum of \$175.00 per account per day.
	Continuous Overdraft Fee	<b>\$12.00 per business day</b> If your account is overdrawn for 5 or more consecutive business days, we will charge an additional \$12.00 per business day.
	Overdraft Protection Transfer Fee <sup>3</sup>	<b>\$10.00 per transfer<sup>4</sup></b> You can link eligible GWB Accounts (savings, money market, line of credit and/or checking) to your personal GWB Checking Account, and we will use available funds in the linked account(s) to cover your transactions if you don't have enough money in your checking account. A single Overdraft Protection transfer fee of \$10.00 will be assessed regardless of the number of transactions covered or whether money is transferred from multiple accounts.

See the next page for other fees that may apply.

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<b>Overdraft and Overdraft Protection Transfer Fees cont'd</b>	GWB Ready Reserve Line of Credit <i>Subject to credit approval.</i>	<b>Annual Percentage Rate (APR): 18%</b> <b>No annual fee</b> • A fee of 5% of the funds advanced is applied each time the line is used with a maximum of \$15.00
<b>ATM Fees</b>	Cash Withdrawal at GWB ATMs	<b>\$0</b>
	Cash Withdrawal at non-GWB ATMs in the U.S.	<b>\$2.50 per withdrawal<sup>5</sup></b> Note: When you use an ATM, you may be charged a fee by the ATM operator or any network used to complete the transaction, and you may be charged a fee for a balance inquiry at an ATM.
<b>Other Common Fees</b>	Access to Great Western ebanking	<b>\$0</b>
	Paper Statement	<b>\$0</b>
	Online Statement	<b>\$0</b>
	Check Printing	<b>\$0</b>
	Cashier's Check	<b>\$9.00<sup>6</sup></b>
	Wire Transfer	<b>Free</b> incoming domestic <b>\$29.50 per item</b> outgoing domestic <sup>7</sup> <b>\$20.00 per item</b> incoming foreign <b>\$49.50 per item</b> outgoing foreign
	Stop Payment <sup>8</sup>	<b>\$30.00 per item</b>

<sup>1</sup>Includes consumer checking, savings, and time deposit accounts on which the primary Relationship Checking Account holder is owner.

<sup>2</sup>If you choose to enroll in Optional Overdraft Coverage you are not eligible for Overdraft Protection.

<sup>3</sup>Your account can only be enrolled in one Overdraft Protection Plan. Please review the Overdraft Services Guide for details.

<sup>4</sup>Receive a rebate of \$10.00 on one Overdraft Protection Transfer Fee per statement cycle.

<sup>5</sup>Receive a rebate for three non-GWB cash withdrawals per statement cycle.

<sup>6</sup>Receive five free cashier's checks per statement cycle.

<sup>7</sup>Receive a rebate for one outgoing domestic wire per statement cycle.

<sup>8</sup>One free per statement cycle otherwise \$30.00 per item. Deduct \$5.00 per Stop Payment initiated via Online Banking.