

Essential 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.

Account Opening and Servicing	Minimum Opening Deposit	\$25.00
	Monthly Service Charge	\$7.00
	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"> • You're age 60+ • You have deposits totaling \$250.00 per statement cycle¹ • You maintain an average monthly balance of \$1,000.00 per statement cycle
Choose if you want Overdraft Coverage for ATM transactions and Debit Card purchases²	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>If you say "Yes" to Optional Overdraft Coverage the bank may pay these transactions and charge an overdraft fee.</p> <p>If you say "No" to Optional Overdraft Coverage 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	Whether you say "Yes" or "No" to Optional Overdraft Coverage these items may be paid or returned at the bank's discretion and are subject to fees as part of our Standard Overdraft Coverage.
Overdraft and Overdraft Protection Transfer Fees	Overdraft and Returned Item Fee	\$35.00 per item 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. These fees apply whether the item is paid or returned.
	Continuous Overdraft Fee	\$12.00 per business day 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 ³	\$10.00 per transfer 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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Overdraft and Overdraft Protection Transfer Fees cont'd	GWB Ready Reserve Line of Credit <i>Subject to credit approval.</i>	Annual Percentage Rate (APR): 18% No annual fee • A fee of 5% of the funds advanced is applied each time the line is used with a maximum of \$15.00
ATM Fees	Cash Withdrawal at GWB ATMs	\$0
	Cash Withdrawal at non-GWB ATMs in the U.S.	\$2.50 per withdrawal 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.
Other Common Fees	Access to Great Western ebanking	\$0
	Paper Statement	\$2.00
	Online Statement	\$0
	Cashier's Check	\$9.00
	Wire Transfer	\$15.00 per item incoming domestic \$29.50 per item outgoing domestic \$20.00 per item incoming foreign \$49.50 per item outgoing foreign
	Stop Payment ⁴	\$30.00 per item

¹Excludes internal transfers.

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

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

⁴Deduct \$5.00 per Stop Payment initiated via Online Banking.