## Smart Start Banking 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	\$4.50
	Avoid the Monthly Service Charge	No monthly service charge for primary account owners age 24 and younger.
ATM Fees	Cash Withdrawal at GWB ATMs	\$0
	Cash Withdrawal at non-GWB ATMs in the U.S.	<b>\$2.50 per withdrawal</b> <sup>1</sup> 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	<ul> <li>\$15.00 per item incoming domestic</li> <li>\$29.50 per item outgoing domestic</li> <li>\$20.00 per item incoming foreign</li> <li>\$49.50 per item outgoing foreign</li> </ul>
	Stop Payment <sup>2</sup>	\$30.00 per item

<sup>1</sup>Receive a rebate for one non-GWB cash withdrawal per statement cycle. <sup>2</sup>Deduct \$5.00 per Stop Payment initiated via Online Banking.