



GULF COAST BANK
& Trust Company

Notice of Disclosure for Services and Fees

Fees effective January 1 2025,

and may be assessed at the time you request an additional service.

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 (Reissue Debit 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
eStatement.....	Free
Foreign Currency Fee.....	\$5.00
Foreign Currency Bought/Sold.....	\$10.00
Foreign Currency Shipping Fee.....	\$12.50
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
NSF/Overdraft Paid Fee (per presented item)**.....	\$35.00
NSF/Overdraft Return Fee (Business Accounts Only/per presented item)**.....	\$35.00
Digital Banking.....	Free
Digital Bill Pay.....	Free
Paper Statement Fee	\$4.85
Return Deposit Item Charge.....	\$8.00
Return Statement Fee.....	\$5.00
Statement (Duplicate Copy).....	\$5.00
Stop Payments/Item Charge (via Digital Banking, Single Check Only).....	\$30.00
Subpoena (per hour/one hour minimum).....	\$85.00
Telephone Transfer Fee.....	\$5.00
Debit Card Rush Order.....	\$45.00
Wire Transfer Fees:	
Incoming Domestic Wire Fee.....	\$25.00
Incoming Foreign Wire Fee.....	\$25.00
Outgoing Domestic Wire Fee.....	\$25.00
Outgoing Foreign Wire Fee.....	\$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.

*We will assess a \$1.50 fee for each withdrawal made at an ATM not part of the Gulf Coast Bank or Community Cash networks. For withdrawals made at Community Cash Network ATMs the fee will either be waived at the time of withdrawal, or assessed, then refunded the following statement cycle.

**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, not applicable to consumer accounts. We will not charge an NSF/Overdraft fee if your account balance is overdrawn \$25.00 or less.