



■ FEDERAL CREDIT UNION ■

BUSINESS SCHEDULE OF FEES

(Effective November 9, 2022)¹

MEMBERSHIP FEE AND SHARE PAR VALUE

Membership Fee	\$1.00
Single Share Par Value Members	\$1.00

BUSINESS SAVINGS AND CHECKING

Business Money Market Plus	No monthly service fee if minimum average daily balance is \$5,000. \$5.00 monthly service fee if minimum average daily balance drops below \$5,000.
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Absolutely Free Business Checking	No minimum balance No monthly service fee.
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Premier Yield Business Checking	No monthly service fee if daily balance is \$1,500. \$6 monthly fee if minimum daily balance drops below \$1,500.
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RETURN AND OVERDRAWN ITEMS Checks, ACH, Point-of-Sale, ATM withdrawals, in-person withdrawals, or by other electronic means.	\$30.00/occurrence ²
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TRANSFERS Call Center assisted or automatic overdraft	\$2.50/item
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OVERDRAFT PRIVILEGE Checks, ACH, Point-of-Sale, ATM withdrawals, in-person withdrawals, or by other electronic means.	\$30.00/occurrence ²
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DEPOSIT ITEMS RETURN Third-Party Item Account Holder Item	\$15.00/occurrence ²
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STOP PAYMENT Checks, ACH, and Bill Pay	\$25.00/occurrence ²
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LOAN ACCOUNTS Loan Payment Late Charge	\$30.00/item Refer to loan documents
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Loan Coupon Replacement Fee	\$8.00
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DEBIT CARDS

GHS FCU-owned ATMs with GHS FCU card	No charge
Non-GHS ATMs with GHS FCU card	6 free/month; \$1.00 after 6
Plastic Card Replacement	\$20.00
Reactivation	\$10.00

CREDIT CARDS

Plastic Card Replacement	\$20.00
Balance Transfer	2% of amount transferred
Visa® Late Payment	Up to \$25.00
Visa Returned Payment	Up to \$20.00
Visa Statement Copy	\$3.00

ONLINE BANKING/BILL PAY SERVICE

Online Banking	No charge
Check Copy Online	No charge
Bill Pay Service (unlimited use)	No charge
Check Copy Bill Pay	\$5.00
Expedited Payment	\$30.00 check \$7.00 electronic

WIRE TRANSFERS

Outgoing Domestic	\$20.00
Outgoing International	\$35.00
Incoming	\$15.00

OTHER

Account Activity Printout	\$3.00/page
Account Reconciliation	\$25/hr (\$25 min)
Address Correction (mail returned)	\$2.00
Coin Machine Usage (members)	3% of total
Coin Machine Usage (nonmembers)	5% of total
Copies (deposits, checks)	\$2.00
Corporate Check	\$3.00
Domestic Collection	\$25.00
Express Mail	Cost
Foreign Item Processing	\$25.00
Legal Processing	\$75.00
Lien Replacement/Mortgage Discharge Replacement	\$10.00
Research	\$25/hr (\$25 min)
Statement Copy	\$3.00/statement
Temporary Checks	30¢/check



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INACTIVE ACCOUNTS

Inactive accounts are accounts that have had no transactions for a 12 month period or more. An inactivity fee of \$5.00 per month will be charged to an inactive account. The fee will continue until the funds are exhausted in the account (including the par value). This could result in the account being closed and thus terminating your membership. Members with additional GHS FCU relationships, loans, Visa credit cards or other deposit accounts, must maintain a minimum balance in their primary share account of one par value.

CLOSED MEMBERSHIP

If membership closed within the first 12 months of opening, GHS FCU will assess a \$1 closed membership fee.

¹ Fees subject to change with required notice to members.

² Term "item" changed to "occurrence."

