

# GHS Federal Credit Union

## Schedule of Fees

as of August 1, 2009

### MEMBERSHIP FEE AND SHARE PAR VALUE

Membership Fee		\$1.00
*Single Share Par Value	Members 18 and older	\$25.00
	Members under 18	\$5.00

### SAVINGS AND CHECKING ACCOUNTS

IRA Accounts	Transfers	\$25.00
	Roll Overs	\$25.00

Money Market Plus	No monthly service fee if minimum average daily balance is \$5000. \$5.00 / monthly if minimum average daily balance drops below the \$5000.
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Regular Checking	No monthly service fee with net direct deposit; \$1000 average daily balance; or \$2000 aggregate average daily balance. If none of the above is met the account will be charged \$1 per month.
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Rewards Checking	Members 50 and older	\$3.50 / mo
	Members under 50	\$4.50 / mo

IDSafeChoice		\$2.00 / mo
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### TRANSFERS

Call center assisted or automatic transfer		\$2.50 / item
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### NON-SUFFICIENT FUNDS (NSF) AND OVERDRAWN

Checks, ACH, ATM, Debit Card, Bill Payer		\$25.00 / item
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### PRIVILEGE PAY OVERDRAFT

Checks, ACH, ATM, Debit Card, Bill Payer		\$25.00 / item
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### DEPOSIT ITEMS RETURN

3rd Party Item		\$15.00 / item
Account Holder Item		\$25.00 / item

### STOP PAYMENT

Checks, ACH, Bill Payer		\$25.00 / item
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### LOAN ACCOUNTS

Loan Payment Late Charge		\$25.00
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*Fees subject to change with required notice to members.*

## ATM & DEBIT CARDS

GHS owned ATMs with GHS card	No Charge
Non-GHS ATMs with GHS card	6 free / mo \$1.00 after 6
Foreign Card Surcharge	\$1.75
PIN # Replacement	\$5.00
Plastic Card Replacement	\$10.00
Plastic Card & PIN # Replacement	\$10.00

## INTERNET BANKING / BILL PAYER SERVICE

Internet Banking	No Charge
Check Copy	No Charge
Bill Payer Service / unlimited use	No Charge
Check Copy	\$5.00

## WIRE TRANSFERS

Domestic	\$15.00
International	\$30.00

## OTHER

Account Activity Printout	\$1.00 / page
Account Reconciliation	\$20 / hr, \$5 minimum
Address Correction (mail returned)	\$2.00
Certified Check	\$10.00
Coin Machine Usage	3% of total
Copies (deposits, drafts, money orders, checks)	\$2.00
Corporate Draft	\$3.00
Domestic Collection	\$25.00
Express Mail	Cost
Fax	\$2.00
Foreign Item Processing	\$25.00
Legal Processing Fee	\$50.00
Lien Replacement	\$10.00
Money Orders	\$2.00
Protest	\$25.00
Research	\$20 / hr, \$5 minimum
Statement Copy	\$3.00 / statement
Temporary Checks	\$0.30 / check
Traveler's Checks	For one person 1% of item For two people 1.5% of item

## INACTIVE ACCOUNTS

Inactive accounts are accounts that have had no transactions for a 24 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 eventually result in the account being closed, and thus terminating your membership. Members with additional GHS 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 90 days of opening, GHS will assess a \$25 closed membership fee.