

GHS Federal Credit Union

Schedule of Fees

as of January 16, 2012

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 \$5,000.
\$5.00 / monthly if minimum average daily balance drops below the \$5,000.

Regular Checking No monthly service fee with net direct deposit; \$1,000 average daily balance; or \$2,000 aggregate average daily balance. If none of the above is met the account will be charged \$1 per month.

Benefits Plus Checking	Members 50 and older	\$3.50 / mo
	Members under 50	\$4.50 / mo

IDSafeChoice \$2.00 / mo

NON-SUFFICIENT FUNDS (NSF) AND OVERDRAWN

Checks, ACH, ATM, Debit Card, Bill Pay \$30.00 / item

TRANSFERS

Call center assisted or automatic overdraft \$2.50 / item

PRIVILEGE PAY OVERDRAFT

Checks, ACH, ATM, Debit Card, Bill Pay \$30.00 / item

DEPOSIT ITEMS RETURN

3rd Party Item \$15.00 / item

Account Holder Item \$25.00 / item

STOP PAYMENT

Checks, ACH, Bill Pay, Money Orders \$30.00 / item

LOAN ACCOUNTS

Loan Payment Late Charge \$25.00

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
PIN # Replacement	\$5.00
Plastic Card Replacement	\$10.00
Plastic Card & PIN # Replacement	\$10.00

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

WIRE TRANSFERS	Domestic	\$20.00
	International	\$35.00

OTHER

Account Activity Printout	\$1.00 / page
Account Reconciliation	\$25 / hr, \$25 minimum
Address Correction (mail returned)	\$2.00
Certified Check	\$10.00
Coin Machine Usage (members)	3% of total
Coin Machine Usage (nonmembers)	5% of total
Copies (deposits, money orders, checks)	\$2.00
Corporate Check and Money Orders	\$3.00
Domestic Collection	\$25.00
Express Mail	Cost
Foreign Item Processing	\$25.00
Gift Cards	\$3.95 activation fee
Legal Processing Fee	\$75.00
Lien Replacement/Mortgage Discharge Replacement	\$10.00
Research	\$25 / hr, \$25 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.