

The Relationship of a Lifetime



■ FEDERAL CREDIT UNION ■

SCHEDULE OF FEES

Effective December 10, 2018

MEMBERSHIP FEE & SHARE PAR VALUE

Membership Fee		\$1.00
Single Share Par Value	Members 18+	\$25.00
	Members under 18	\$5.00

SAVINGS AND CHECKING ACCOUNTS

IRA Accounts	Transfers	\$25.00
	Rollovers	\$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 \$5,000.	
Regular Checking*	No monthly service fee with 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.	
Premier Yield Checking	No monthly service fee if daily balance is \$1,500. \$6 monthly fee if minimum daily balance drops below \$1,500.	
ID Safe Choice		\$2.00/month

RETURN AND OVERDRAWN ITEMS

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

Call center-assisted or automatic overdraft	\$2.50/item
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OVERDRAFT PRIVILEGE

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

\$5 per day after 5 business days on accounts without Overdraft Privilege

DEPOSIT ITEMS RETURN

Third-Party Item	\$15.00/item
Account Holder Item	\$25.00/item

STOP PAYMENT

Checks, ACH, Bill Pay	\$30.00/item
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LOAN ACCOUNTS

Loan Payment Late Charge	Up to \$30 Refer to loan documents
Loan Coupon Replacement Fee	\$8.00

*No longer offered
Fees subject to change with required notice to members

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DEBIT CARDS

GHS-owned ATMs with GHS card	No charge
Non-GHS ATMs with GHS 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	\$10.00
Replacement	
Research	\$25/hr. (\$25 min.)
Statement Copy	\$3.00/statement
Temporary Checks	30¢/check

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 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 will assess a \$25 closed membership fee.