



FEDERAL CREDIT UNION

SCHEDULE OF FEES

(Effective January 1, 2019)

MEMBERSHIP FEE AND SHARE PAR VALUE

Table with 3 columns: Fee Name, Member Category, and Amount. Includes Membership Fee (\$1.00) and Single Share Par Value for Members 18+ (\$25.00) and Members under 18 (\$5.00).

SAVINGS AND CHECKING ACCOUNTS

Table with 3 columns: Account Name, Service, and Fee. Includes IRA Accounts (Transfers \$25.00, Rollovers \$25.00), Money Market Plus (No monthly service fee if minimum average daily balance is \$5,000), Regular Checking\* (No monthly service fee with direct deposit), and Premier Yield Checking (No monthly service fee if daily balance is \$1,500).

RETURN AND OVERDRAWN ITEMS

Table with 2 columns: Item and Fee. Checks, ACH, ATM, Debit Card, Bill Pay: \$30.00/item

TRANSFERS

Table with 2 columns: Service and Fee. Call Center assisted or automatic overdraft: \$2.50/item

OVERDRAFT PRIVILEGE

Table with 2 columns: Item and Fee. Checks, ACH, ATM, Debit Card, Bill Pay: \$30.00/item

SUSTAINED OVERDRAFT

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

DEPOSIT ITEMS RETURN

Table with 2 columns: Item and Fee. Third-Party Item: \$15.00/item; Account Holder Item: \$25.00/item

STOP PAYMENT

Table with 2 columns: Item and Fee. Checks, ACH, Bill Pay: \$30.00/item

LOAN ACCOUNTS

Table with 2 columns: Service and Fee. Loan Payment Late Charge: Up to \$30; refer to loan documents; Loan Coupon Replacement Fee: \$8.00

DEBIT CARDS

Table with 2 columns: Service and Fee. GHS-owned ATMs with GHS FCU card: No charge; Non-GHS ATMs with GHS FCU card: 6 free/month; Plastic Card Replacement: \$1.00 after 6; Reactivation: \$10.00

CREDIT CARDS

Table with 2 columns: Service and Fee. 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

Table with 2 columns: Service and Fee. 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

Table with 2 columns: Service and Fee. Outgoing Domestic: \$20.00; Outgoing International: \$35.00; Incoming: \$15.00

OTHER

Table with 2 columns: Service and Fee. 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 \$25 closed membership fee.

