



FEDERAL CREDIT UNION

PERSONAL SCHEDULE OF FEES

(Effective July 1, 2019)<sup>1</sup>

MEMBERSHIP FEE AND SHARE PAR VALUE

Membership Fee \$1.00
Single Share Par Value Members 18 plus \$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.
Regular Checking No monthly service fee with direct deposit, \$1,000 average daily balance or \$2,000 aggregated average daily balance.
Premier Yield Checking No monthly service fee if daily balance is \$1,500.
ID Safe Choice \$2.00/month

RETURN AND OVERDRAWN ITEMS

Checks, ACH, ATM, Debit Card, Bill Pay \$30.00/occurrence<sup>2</sup>

TRANSFERS

Call Center assisted or automatic overdraft \$2.50/item

OVERDRAFT PRIVILEGE

Checks, ACH, ATM, Debit Card, Bill Pay \$30.00/occurrence<sup>2</sup>

DEPOSIT ITEMS RETURN

Third-Party Item \$15.00/occurrence<sup>2</sup>
Account Holder Item \$25.00/occurrence<sup>2</sup>

STOP PAYMENT

Checks, ACH, Bill Pay \$30.00/item

LOAN ACCOUNTS

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

DEBIT CARDS

GHS-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 (non-members) 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



■ FEDERAL CREDIT UNION ■

### **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.

- <sup>1</sup> Fees subject to change with required notice to members.
- <sup>2</sup> Term "item" changed to "occurrence."

