

# FEE SCHEDULE

## Savings Account Fees

- Savings Excessive  
Withdrawal Fee<sup>1</sup>: . . . . . \$2/withdrawal, if more than 6 withdrawals per month; if \$500 maintained in account, unlimited withdrawals.
- Christmas Club & Looney Tunes  
Excessive Withdrawal Fee<sup>1</sup>: . \$2/withdrawal, if more than 6 withdrawals per month.
- Golden Investors Fund  
Excessive Withdrawal Fee<sup>1</sup>: . . \$7.50/withdrawal, if more than 6 withdrawals per month.
- Reg D Transfers Fee<sup>2</sup>: . . . . . \$20/withdrawal, if more than 6 convenience withdrawals per month. Please see Reg D chart at [gpcu.org](http://gpcu.org).

<sup>1</sup>Reg D Fees may still apply.

<sup>2</sup>Repeated violations will result in account being closed or converted to a checking account.

## Checking Account Fees

- Overdraft/ACH Overdraft Fee: \$30/item for each presentment.
- NSF Fee: . . . . . \$30/item for each presentment.
- Overdraft Protection/  
Privilege Pay: . . . . . \$30/item for each presentment.
- Max OD/NSF Chrg/day: . . . . . \$120
- Stop Payment Fee: . . . . . \$20/request.
- Check Printing Fee: . . . . . Prices may vary depending upon style.
- Money Manager & Interest  
Checking Service Charge Fee: \$5/month if the minimum balance is not maintained.
- Carefree, Student & Freedom  
12 e-Checking Fee . . . . . No per month fee, no per check fee and no minimum balance required.
- Information From or Copy  
of Cancelled Check Fee: . . . . . \$2/check.
- Counter Checks Fee: . . . . . \$2.50/sheet.

The rates and fees appearing in this schedule are accurate and effective for accounts as of the effective date indicated on this Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union at 800.825.7661.



Effective 1.1.20  
Federally insured by NCUA

## **Bill Pay Fees**

- Return check due to Subscriber Error: . . . . . \$25
- Research Fee - items over 8 months old: . . . . . \$30/hr
- Stop Payment on Electronic Bill Pay Check Fee: . . . . . \$15

## **Other Service Fees (applicable to all accounts)**

- Payments by Phone (credit/debit or check): . . . . . \$5
- Account Reconciliation/Research Fee: . . . . \$30/hr (1 hr min)
- Statement Copy Fee<sup>3</sup> : . . . . . \$2/copy on open accounts
- Statement Copy Fee: . . . . . \$5/copy on closed accounts
- Payment Extension. . . . . \$20
- Items Sent for Collection Fee: . . . . . \$20/item
- Incoming Collection Item Fee: . . . . . \$20/item
- Wire Transfer (outgoing) Fee<sup>4</sup> : . . . . . \$20/transfer
- Western Union Fee<sup>4</sup>: . . . . . \$21
- Corporate/Cashiers Check Fee: . . . . . \$3/check, 3rd party check, N/C if Young at Heart or payable to member
- Stop Payment on Corporate/Cashiers Check Fee: . . . . \$50
- Money Order Fee: . . . . . \$2 each
- Foreign ATM Fee: . . . . . \$2
- Replacement PIN: . . . . . \$10
- Replacement Debit/ATM/Credit Card: . . . . . \$10
- Expedited Debit/Credit Card Fee: . . . . . \$30
- VISA Foreign Transaction Fee: . . . . 1% of transaction amt.
- Foreign Currency Order. . . . . \$30/order
- VISA Gift Card . . . . . \$3
- Inactive Account Fee: . . . . . \$5/month, after 2 years and account under \$500
- Incorrect Address Fee: . . . . . \$5/month
- Address Unknown fee. . . . . \$5/month
- Photocopies Fee: . . . . . \$0.10/copy
- Fax Fee: . . . . . \$1/page
- Returned Item: . . . . . \$30
- Auto-transfer of out-going funds Fee: . . . \$0.50/transaction
- Check Cashing Charge Fee: . . . . . \$1/\$100 (Waived if \$250 in Checking, Savings, have active loan, GPCU VISA or CD)
- Money Service Business . . . . . \$100/month
- Commercial Non-Member  
Check Cashing Fee: . . . . . \$5/check
- Escrow Payment Fee: . . . . . up to \$25
- Mexico/Canada Letter . . . . . \$20
- Small Zipper Deposit Bag: . . . . . \$6
- Large Locking Deposit Bag: . . . . . \$25
- Garnishment/Levy: . . . . . \$15
- Safe Deposit Box Key Deposit . . . . . \$10
- Safe Deposit Box Drilling Fee . . . . . \$150

## **Share Value**

- Par Value of one Share: . . . . . \$10

<sup>3</sup>Other restrictions may apply.

<sup>4</sup>If wire is returned, will charge a second wire fee to send again.