



### Account Related Fees

- Account Reconciliation/Research Fee - per hour, minimum 1 hour ..... \$25.00
- Bad Address Fee - Returned Mail ..... \$10.00
- Bill Payment & Online/Mobile Banking ..... FREE
- Christmas Club Early Withdrawal Fee - per withdrawal ..... \$10.00
- Early Account Closure Fee - if closed within 3 months of opening ..... \$10.00
- Inactive Account Fee - per month after no activity for one year. Share account balance of \$500 or greater, or if less than 18 years of age, no fee applied. .... \$5.00
- IRA Savings & IRA Certificate Withdrawal Fee - First 4 per year FREE, then per withdrawal after ..... \$10.00
- Money Market Low Balance Fee - Requires a \$2,500 minimum average daily balance, if not met ..... \$15.00
- Stop Payment Fee - Draft, ACH, or Official Check ..... \$33.00

### Card Related Fees (ATM/Debit Cards)

- Non-Sufficient Funds (NSF) Fee - PAID ATM/Debit Card - (Opt-In Required for ATM/One-Time Debit Items) ..... \$33.00
- ATM - Foreign Transactions Fee (Non-GHFCU) and Foreign Inquiry Fee, per Transaction:
  - Premium Checking - 1st two free each month, with Direct Deposit and e-statement; fee applies thereafter ..... \$2.00
  - Advantage Checking ..... \$2.00
  - Easy Checking ..... \$2.00
  - Freedom Checking ..... \$2.00
  - Savings ..... \$2.00
- ATM/Debit Card Replacement Fee ..... \$10.00
- Bad Address Fee - Returned Cards (ATM/Debit Cards) ..... \$15.00

### Checking Account Related Fees

- Check Copy Fee ..... \$3.00
- Check Printing Fee ..... Check Costs Vary by Style
- Counter Checks Fee - 3 sheets free at checking account opening, per sheet charge thereafter ..... \$1.00 per sheet of 4
- Monthly Service Fee Checking Accounts:
  - Premium Checking - FREE with a minimum average daily balance of \$4,000 if not ..... \$4.95
  - Advantage Checking ..... \$7.95
  - Easy Checking - FREE with Direct Deposit and e-statement, if not ..... \$2.00
  - Freedom Checking (minors only age 13-17) ..... FREE

### Collections Related Fees

- Account Requalification Fee (after non-favorable closure) ..... \$10.00
- Charge Off Processing Fee ..... \$25.00
- Repossession Processing Fee ..... \$50.00

### Other Fees

- Check Cashing Fee - per check cashed. Waived with existing minimum aggregate account OR loan balances of \$200, or when an additional CU product is actively being used. .... \$5.00
- Collection Item Fee (Incoming) ..... \$10.00
- Collection Item Fee (Outgoing) ..... \$25.00
- Dormant Account/Escheat Fee - after there has been no transaction or contact with account owner for 5 years ..... \$75.00

### Other Fees (continued)

- Fax Service Fee - per page ..... \$1.00
- Levies, Garnishments, and Legal Proceedings Processing Fee ..... \$75.00
- Money Order Fee - per money order ..... \$5.00
- Mortgage Verification Fee ..... \$30.00
- Notary Services for Members ..... FREE
- Official Check Fee - per check ..... \$5.00
- Payment Processing Fees - Pre-Authorized Withdrawals from Non-GHFCU Savings/Checking Account or Debit Card:
  - Telephone - with Personal Representative..... \$25.00
  - Web Initiated ..... \$4.95
- Photocopy Fee - per page ..... \$1.00
- Shared Branching Transactions ..... FREE
- Statement Copy Fee - per each copy ..... \$5.00

### Overdraft Fees - (Items PAID)

- Non-Sufficient Funds (NSF) Fee - PAID Draft/ACH Items ..... \$33.00
- Overdraft Fee - Per Transfer from Another Deposit Account for Draft/ACH or ATM/Debit Card items:
  - All Checking Accounts ..... \$700

### Returned Item Fees - (Items RETURNED)

- BILL PAY Return Fee - Electronic ..... \$700
- BILL PAY Return Fee - Paper Check Mailed ..... \$15.00
- Non-Sufficient Funds (NSF) Fee - UNPAID Draft/ACH Items ..... \$33.00
- Return Item Fee - per item unpaid by the institution upon which item is drawn; 1st party and 3rd party ..... \$33.00
- Web or Phone Initiated Payment Return Fee ..... \$43.00

### Safe Deposit Box Fees

- 3X5 Box Annual Fee ..... \$35.00
- 3X10 Box Annual Fee ..... \$55.00
- 5X10 Box Annual Fee ..... \$75.00
- 10X10 Box Annual Fee ..... \$100.00
- Safe Deposit Box Drilling Fee ..... Market cost up to \$250.00
- Safe Deposit Box Key Replacement Fee ..... \$30.00
- Safe Deposit Box Late Fee (Annual) - after 30 days delinquent ..... \$15.00

### Wire Transfer Fees

- Returned Wire Fee (Domestic or International) ..... \$10.00
- Wire Transfer Fee - Incoming Domestic, per Wire ..... \$12.00
- Wire Transfer Fee - Incoming International, per Wire ..... \$35.00
- Wire Transfer Fee - Outgoing Domestic, per Wire ..... \$25.00
- Wire Transfer Fee - Outgoing International, per Wire ..... \$50.00

