



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
○ Eazy 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
○ Eazy 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
■ Statement Copy Fee - per each copy.....	\$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
■ Loan Application Fee	\$50.00

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	\$5.00

Returned Item Fees - (Items RETURNED)

■ BILL PAY Return Fee - Electronic	\$7.00
■ 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