

# Personal Account Fees

Account Set-Up Fee ..... No Charge

Account Closure Fee ..... \$25.00 if account is closed within 180 days of opening

Account Reopen Fee ..... \$25.00 if account is reopened within 90 days of closure

Checking Account Reopen Fee ..... \$25.00 if account is reopened within 90 days of closure

Inactive Account Fee ..... \$15.00 per quarter

*An account is considered inactive if for one year no withdrawals, deposits or payments other than dividends have been made to the account. The fee is waived if you have an aggregate balance of \$500.00 or a service of the Credit Union such as a Share Certificate, IRA or Trust account, have a Young Adult Account, Grand Advantage Club account, or are younger than 16 years old.*

Account statements returned for incorrect address ..... \$10.00

Savings Only Membership..... \$5.00 per month unless each month you maintain a \$500.00 direct deposit, a \$500.00 average daily balance, OR an additional GLCU deposit or loan product.

Fresh Start Checking.....\$10.00 per month

Ultimate Checking..... \$5.00 per month\*

\*No Fee if monthly requirements met:

\$500 Direct Deposit OR  
5 Debit Card Purchases\*\*

\*\*Signature purchases only, no PIN or ATM

Estate Accounts ..... \$10.00 per month

Checking-Per Check Charge ..No Charge

Non-Sufficient Funds or SafetyNet Overdraft Protection .....\$32.00 per item

Overdraft Protection transfer from savings or other share account .....\$5.00 per transfer

*The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.*

Stop Payment Check .....\$32.00 per item

Remove Stop Payment.....\$32.00 per item

Temporary Checks:  
First set of 10 for  
new accounts.....No Charge

Each additional set of 10.....\$5.00

GLCU may exercise the option of closing a Checking account after 180 days of inactivity.

Withdrawals Network ATMs  
(non-GLCU) .....\$2.00 each

Balance Inquiries at  
Network ATMs ..... \$0.50 per inquiry

Replacement ATM Card..... \$15.00 per card

Replacement ATM Card  
RUSH..... \$60 per card

ATM PIN Replacement..... No Charge

ATM PIN Replacement  
RUSH..... \$60 per PIN

Replacement Visa Check/  
Debit Card ..... \$15.00 per card

Replacement Visa Check/  
Debit Card – RUSH..... \$60 per card

Visa Check/Debit Card  
PIN Replacement..... No Charge

Visa Check/Debit Card  
PIN Replacement - RUSH..... \$60 per PIN

Electronic Checks  
and Transfers ..... No Charge

Domestic Outgoing Money  
Wire Transfer ..... \$25.00 per item

Domestic Incoming Money  
Wire Transfer ..... \$10.00 per item

International Incoming  
Wire Transfer ..... \$10.00 per item

Copy of Statement or  
Account History ..... \$1.00 per page

Copy of Check ..... \$1.00 per copy

Rush Request for Official  
Credit Union Check Copy ..... \$15.00 per check

Money Orders ..... \$2.00 each

Cashier's Checks ..... \$5.00 each

Statement Balancing ..... \$25.00 per hour

Research Fees ..... \$25.00 per hour

Legal Processing Fee ..... \$100.00

Subordination Fee ..... \$200.00

Federal Express ..... \$15.00 and up

Returned Deposit/Payment ... \$32.00 per item

Returned Deposit/Payment  
(When payee & check maker  
are same).....\$50.00 per item

Collection Item ..... \$25.00 per item

Notary Public/Signature  
Guarantee ..... No Charge

CarFax Report ..... \$12.95 each

Verification of Deposit  
Request.....\$5.00

Skip-a-Payment.....\$32.00

Unclaimed Property Fee.....\$2.00

## Visa® Fees

Visa® Card Replacement ..... No Charge

Visa® Credit Card  
Replacement – RUSH..... \$60 per card

Visa® Credit Card PIN  
Replacement ..... No Charge

Visa® Credit Card PIN  
Replacement – RUSH..... \$60 per PIN

Visa® International Service  
Assessment Fee..... 2% of Transaction  
Amount

Visa® Draft Copy ..... \$6.00 per copy

Annual Fee Visa® Platinum .. Free

Return Visa® Check  
Payment ..... \$25.00

Visa® Late Fee ..... up to \$25.00

Visa® Cash Advance  
Fee at ATM ..... \$1.00 per  
transaction

Visa® Cash Advance  
Transaction Fee ..... 3% of cash  
advance amount (\$10 minimum)

## Certificates, IRA Certificates & Special Accounts

Up to 1 year.....90-day loss of  
dividend for early withdrawal

1 through 5 year ..... 182-day loss of  
dividend for early withdrawal

Right Start .....\$20.00 per  
withdrawal

Santa Saver .....\$32.00 per early  
withdrawal

HSA .....\$10.00 annual  
fee if average daily balance is less than \$2,000

## Loan Fees

Loan Payment Check  
Return Fee .....\$32.00 per item

Request for Written Loan  
Payoffs .....\$10.00 per  
request

Late Loan Payment  
after 10 Days .....\$25.00

## Safe Deposit Boxes (Select Locations)

Box Size Rental Fee

3" x 5" .....\$35.00 annually

3" x 10" .....\$50.00 annually

5" x 10" .....\$70.00 annually

10" x 10" .....\$90.00 annually

Key replacement .....\$25.00 per key

Safe drilling .....\$100.00

Late payment fee .....\$5.00 per month

## Bill Pay Fees

Standard Service ..... No Charge

Stop Payment Bill Pay .....\$32.00 per item

Bill Pay Non-Sufficient Funds or SafetyNet  
Overdraft Protection .....\$32.00 per item

## Expedited Payment Fees

Next-Day Payment.....\$14.95

2nd Day check payment.....\$9.95

2nd Day Guaranteed

Electronic Payment.....\$4.95

Bill Pay eGift

Per item.....\$2.99

Bill Pay Donation eGift

Per Item.....\$1.99

