

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.

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

New Account Checks/Debit Card No Charge for Instant Issue Debit Card or \$9.95 for first set of 50 checks.

Checks for Grand Advantage and Presidents' Club One box of 100 free checks every 12 months.

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.....\$5.00

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 \$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.....\$19.95
2nd Day check payment.....\$14.95
2nd Day Guaranteed
Electronic Payment.....\$4.95

Bill Pay eGift
Per item.....\$2.99

Bill Pay Donation eGift
Per Item.....\$1.99

