

Schedule of Service Charges and Fees

Effective: Wednesday, October 7, 2020

All products, services, and prices are subject to change.



Account Fees

Account Closure <small>Processed if account is closed within 180 days of opening</small>	\$25.00	per individual
Account Reopen / Checking Account Reopen <small>Processed if account is reopened within 90 days of closure</small>	\$25.00	per individual
Account Statement Returned <small>Items returned for incorrect address</small>	\$10.00	
Estate Accounts	\$10.00	per month
Fresh Checking	\$5.00	per month
Inactive Account <small>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.</small>	\$15.00	per quarter
Savings Only Membership <small>Waived with \$500+ average daily balance, \$500+ direct deposit, OR an additional GLCU deposit or loan product</small>	\$5.00	per month

Card Services

Out-of-network ATM Withdrawals	\$2.00	per transaction
Replacement Debit / ATM	\$15.00	per card
Rush Debit / ATM / Credit Card Replacement	\$60.00	per card

Checks

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

Credit Card Services

Balance Transfer Fee	\$10.00 or 3%	of the amount of each balance transfer, whichever is greater
VISA Cash Advance Fee	\$10.00 or 3%	of the amount of each cash advance, whichever is greater
Convenience Checks Stop Payment	\$32.00	per item
Returned Convenience Check	\$25.00	per item
Foreign Transaction Fee	2%	of each transaction in U.S dollars
Late Payment Fee	\$25.00	
Returned Payment Fee	\$25.00	

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Digital Banking Fees

Bill Pay eGift	\$2.99	per item
Bill Pay Donation eGift	\$1.99	per item
Expedited Payment: Next Day Payment	\$19.95	per payment
Expedited Payment: 2nd Day Check Payment	\$14.95	per payment
Expedited Payment: 2nd Day Guaranteed Electronic Payment	\$4.95	per payment
Stop Payment Bill Pay	\$32.00	per item

Early Withdrawals; Certificates, IRA Certificates & Special Accounts up to 1 year

Early withdrawal fee up to 1 year	90 day	loss of dividends
Early withdrawal 1 year through 5 years	182 day	loss of dividends
Holiday Savings	\$32.00	per early withdrawal
Right Start	\$20.00	per early withdrawal
Save to Win	\$25.00	for the first withdrawal*

* If the early withdrawal reduces the principal below the minimum balance or a second withdrawal is performed in the 12-month term, the certificate will be closed

Loan Services

Home Equity Line of Credit (HELOC)	\$50.00	annually
<small>* Applies to all home equity lines of credit after the first year</small>		
Late Loan Payment after 10 Days	\$25.00	
Loan Payment by Phone	\$10.00	per payment
Loan Payment Check Return Fee	\$32.00	per item
Request for Written Loan Payoffs	\$35.00	per request
Skip a Payment	\$35.00	per skip
<small>Maximum of 2 skips per year, per loan</small>		

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Safe Deposit Boxes (Select Locations)

2" x 5"	\$45.00	annually
3" x 5"	\$45.00	annually
5" x 5"	\$55.00	annually
3" x 10"	\$65.00	annually
5" x 10"	\$85.00	annually
8" x 10"	\$115.00	annually
10" x 10"	\$115.00	annually
Key Replacement	\$25.00	per key
Late Payment Fee	\$5.00	per month
Safe Drilling	\$100.00	

Services

Cashier's Checks	\$5.00	each
Collection Item	\$25.00	per item
Copy of Check	\$1.00	per copy
Copy of Statement of Account History	\$1.00	per page
Federal Express	\$15.00	and up
Legal Processing Fee	\$100.00	
Money Orders	\$2.00	each
Research Fees	\$25.00	per hour
Returned Deposit / Payment	\$32.00	per item
Rush Request for Official GLCU Check Copy	\$15.00	per check
Statement Balancing	\$25.00	per hour
Subordination Fee	\$200.00	
Unclaimed Property Fee	\$10.00	
Verification of Deposit Request	\$5.00	

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Transactions

Non-Sufficient Funds Fee

\$30.00 per item

GLCU charges a Non-Sufficient Funds (NSF) Fee each time an item is presented or submitted against an account that would exceed the available balance. You understand and agree that a transaction you have authorized (including, but not limited to; a check, ACH) may be presented or submitted to GLCU multiple times, incurring a fee each time it is presented.

SafetyNet Overdraft Fee

\$30.00 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.

Wire Transactions

Domestic Outgoing Money Wire Transfer

\$25.00 per item

International Incoming Wire Transfer

\$10.00 per item