## Schedule of Service Charges and Fees

Effective: April, 2025

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



\$19.95 per payment

\$14.95 per payment

\$4.95 per payment

\$0.00 per item

Source Section       S0.00 per individual         coccurs Reopen / Checking Account Reopen       S0.00 per individual         coccurs Statement Returned       \$0.00         mes returned for incorrect address       \$0.00 per month         state Accounts       \$0.00 per month         resh Checking       \$0.00 per month         resh Checking       \$0.00 per month         resh Checking       \$0.00 per quarter         nactive Account       \$10.00 per quarter         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         avings Only Membership       \$0.00 per month         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         avings Only Membership       \$0.00 per month         account is account in account, is account, is account, is account, is account, is account is account. The fee is waived if you have an aggregate balance of \$500.00         avings Only Membership       \$0.00 per month         active the Ecological is account, account is		\$0.00 per individual
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	Remove Stop Payment	\$0.00 per item
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III Pay eGift \$2.99 per item		40.00 ii
	sill Pay eGitt	\$2.99 per item

Expedited Payment: 2nd Day Check Payment
Expedited Payment: 2nd Day Guaranteed Electronic Payment
Stop Payment Bill Pay

Expedited Payment: Next Day Payment

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/ 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	\$0.00 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

n Services	
Home Equity Line of Credit (HELOC)	\$50.00 annually
*Applies to all home equity lines of credit after the first year Late Loan Payment after 10 Days	\$25.00
Request for Written Loan Payoffs	\$20.00 per request
Skip a Payment	\$35.00 per skip
Maximum of 2 skips per year, per loan	
Mobile Notary	\$250.00
Subordination	\$200.00
GLCU Fast Cash Loan Application Fee	\$20.00

Safe Denosit Boyes	(Select)	(ocations)

2" × 5"	\$45.00 annually
3" <u>x</u> 5"	\$45.00 annually
5" <u>x</u> 5"	\$55.00 annually
3" <u>x 10"</u>	\$65.00 annually
5" <u>x 10"</u>	\$85.00 annually
8" <u>x10"</u>	\$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

## Schedule of Service Charges and Fees

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Services

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Collection Item	\$0.00 per item
Copy of Check	\$0.00 per copy
Copy of Statement of Account History	\$0.00 per page
Federal Express	Standard Fees App
Legal Processing Fee	\$25.00
Research Fees	\$25.00 per hour
Returned Deposit / Payment	\$0.00 per item
Rush Request for Official GLCU Check Copy	\$0.00 per check
Statement Balancing	\$25.00 per hour
Subordination Fee	\$200.00
Unclaimed Property Fee	\$10.00
Verification of Deposit Request	\$0.00

Returned Item/Non-Sufficient Funds (NSF) Fee	\$30.00 per item
Per item we return unpaid because you do not have enough money in your account to cover the item. You understand and agree that a GLCU multiple times, incurring a fee each time it is presented unless the merchant identifies the re-presented ACH item with a descrip rees related to Debit Card transactions are determined at time of authorization.	
SafetyNet Overdraft Fee	\$30.00 per item
Per Item we pay, using your SafetyNet overdraft protection.	
Overdraft Protection transfer from savings or other share account	\$0.00 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 wi	thdrawal, ATM withdrawal, or other electronic means.
Transactions	
Domestic Outgoing Money Wire Transfer	\$25.00 per item

	\$23.00 per terr
International Incoming Wire Transfer	\$0.00 per item
Cards	
Gift Card	\$3.50 per card
Refund Fee	\$10.00 per card
Replacement Gift Card	\$10.00 per card
Inactivity Fee (12 months)	\$5.00 per card