

## Schedule of Service Charges and Fees

Effective: September, 2024 All products, services, and prices are subject to change.



| Account Fees   |  |
|--|--|
| Account Closure  | \$0.00 per individual  |
| <small>Processed if account is closed within 180 days of opening</small>   |  |
| Account Reopen / Checking Account Reopen   | \$0.00 per individual  |
| <small>Processed if account is reopened within 90 days of closure</small>  |  |
| Account Statement Returned   | \$0.00   |
| <small>Items returned for incorrect address</small>  |  |
| Estate Accounts  | \$0.00 per month   |
| Fresh Checking   | \$0.00 per month   |
| Inactive Account   | \$10.00 per quarter  |
| <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> |  |
| Savings Only Membership  | \$0.00 per month   |
| <small>Waived with \$500+ average daily balance, \$500+ direct deposit, OR an additional GLCU deposit or loan product</small>  |  |
| Card Services  |  |
| Out-of-Network ATM Withdrawals   | \$0.00 per transaction   |
| Out-of-Network ATM Inquiry   | \$0.00 per transaction   |
| Replacement Debit / ATM  | \$0.00 per card  |
| Rush Debit / ATM / Credit Card Replacement   | \$20 > three requests/year<br>\$0.00 < three or less requests/year |
| Checks   |  |
| Stop Payment Check   | \$25.00 per item   |
| Remove Stop Payment  | \$0.00 per item  |
| 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  | \$0.00 per item  |

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### 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                         | \$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

### Loan 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 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          |

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## Services

|   |                     |
|---|---------------------|
| 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 Apply |
| 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              |

## Transactions

|   |                     |
|---|---------------------|
| Returned Item/Non-Sufficient Funds (NSF) Fee  | \$30.00 per item    |
| <small>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 transaction you have authorized may be presented or submitted to GLCU multiple times, incurring a fee each time it is presented unless the merchant identifies the re-presented ACH item with a description of "RETRY PYMT", in which case GLCU will not charge an NSF fee. Fees related to Debit Card transactions are determined at time of authorization.</small> |                     |
| SafetyNet Overdraft Fee   | \$30.00 per item    |
| <small>Per Item we pay, using your SafetyNet overdraft protection.</small>  |                     |
| Overdraft Protection transfer from savings or other share account   | \$0.00 per transfer |
| <small>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.</small>  |                     |

## Wire Transactions

|                                       |                  |
|---------------------------------------|------------------|
| Domestic Outgoing Money Wire Transfer | \$25.00 per item |
| International Incoming Wire Transfer  | \$0.00 per item  |