

Schedule of Service Charges and Fees

Effective: October 6, 2025

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



Account Fees

Account Closure	\$0.00 per individual
Processed if account is closed within 180 days of opening	
Account Reopen / Checking Account Reopen	\$0.00 per individual
Processed if account is reopened within 90 days of closure	
Account Statement Returned	\$0.00
Items returned for incorrect address	
Estate Accounts	\$0.00 per month
Fresh Checking	\$0.00 per month
Inactive Account	\$10.00 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, or are younger than 16 years old.	
Savings Only Membership	\$0.00 per month
Waived with \$500+ average daily balance, \$500+ direct deposit, OR an additional GLCU deposit or loan product	

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 \$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	180 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	up to \$10.00
Verification of Deposit Request	\$0.00

Transactions

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 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.	
SafetyNet Overdraft Fee	\$30.00 per item
Applied to the first three transactions in one business day using your Safetynet overdraft protection. No fee applied for transactions below \$10.	
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 withdrawal, ATM withdrawal, or other electronic means.	

Wire Transactions

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

Gift 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