



Changes to the Fee Schedule are in bold. Changes include: Returned Check Charge, Replacement debit/credit card, expedited card delivery, ATM Withdrawal at foreign ATMs, Court Order Processing/Garnishment/Levy, and On-Us Check Cashing.

**Deposit Accounts**

Money Order and Cashier's Check	\$5	Per item.
Insufficient Funds Charge (Returned)	\$32	Per item presented or re-presented for return/unpaid items.
Insufficient Funds Charge (Paid)	\$32	Per item presented. A fee that is charged to access an available overdraft limit to pay the item, also known as an Overdraft fee.
<b>Returned Check Charge</b>	<b>\$20</b>	<b>Per item presented. Member deposits or cashes an item that is returned unpaid.</b>
Check Copy, Statement Copy, and Duplicate IRS Reporting Form	\$5	Per item.
Wire Transfer - Domestic	\$25	Per outgoing wire request.
Wire Transfer - International	\$50	Per outgoing wire request.
<b>Replacement Debit/Credit Card</b>	<b>\$5</b>	<b>Per card to replace.</b>
<b>Expedited Card Delivery</b>	<b>Up to \$25</b>	<b>Per request.</b>
Online Banking ACH Origination with External Transfer (out)	\$3	Standard delivery fee for all outgoing transfers.
Online Banking ACH Origination with External Transfer (out)	\$5	Next-day delivery fee for all outgoing transfers.
Stop Payment and Bill Pay Stop Payment	\$32	Per request made: in branch, over the phone, via email, or within Online Banking or our mobile app (including Bill Pay).
Check Orders	Varies	Order online or at a branch near you.
<b>ATM Withdrawal at Foreign ATMs</b>	<b>\$4</b>	<b>Per item at an ATM outside of our network. In-network ATMs include: GECU, Allpoint, MoneyPass, CULIANCE, and Fifth Third ATMs. Additional fees may be charged by an ATM provider, if not in-network.</b>
Escheatment Processing	\$20	Per item.
Inactive Account	\$6	Per month during inactivity period on savings account, checking, or money market account.

**Miscellaneous Fees**

Account Research	\$30	Per hour; minimum one hour charge.
<b>Court Order Processing/Garnishment/Levy</b>	<b>Up to \$50</b>	<b>Per item.</b>
<b>On-Us Check Cashing</b>	<b>\$10</b>	<b>Per request for non-members.</b>
Overnight Mail	\$25	Per request.
Returned Statement	\$5	Per statement for incorrect mailing address.
Safe Deposit Box Drilling	\$250	Per request.

For questions and contact information, visit us at: [gcreditunion.org/contact](https://gcreditunion.org/contact)

There are no charges levied against any of our accounts other than what is listed. When you use an ATM/ITM not owned by us, you may be charged a surcharge fee by the ATM/ITM operator or owner or any network used and you may be charged a fee for a balance inquiry.