



Effective January 8, 2024

CONSUMER FEE SCHEDULE†

ITEM	PRICE	FREE Services	
Account Charge-Off	\$30.00	Bill Payer	FREE
Account Research (per hour, 1 hour minimum)	\$30.00	Card Controls	FREE
Check Cashing for Non-Members	\$5.00	Cashier's Check	FREE
Check Reject (non-standard)	\$5.00	Check Deposit	FREE
Coin—partial bag/mixed coin	\$3.50	Classic Checking Service Charge	FREE
Coin—per roll (deposited or withdrawn)	\$0.10	Colossal Checking Service Charge	FREE
Collection Item (checks processed in other countries)	\$25.00	Copy of Statement	FREE
Copy of Cleared Check (first 5 per year)	FREE	Counter Checks (package of 4)	FREE
Each Additional Copy	\$3.00	Debit Card	FREE
ATM/Debit Card Foreign Transaction Fee – (multiple currency) ¹	1.00%	Digital Banking	FREE
ATM/Debit Card Foreign Transaction Fee – (single currency) ¹	0.80%	eStatements	FREE
Dormant Account (per month, after 24 months)	\$2.50	Individual Retirement Account (IRA) Annual Fee	FREE
Duplicate Deposit (per deposit)	\$10.00	Loan Payment via Internet	FREE
Early Account Closure (within 180 days)	\$20.00	Mobile Check Deposit	FREE
Garnishment (legal processing)	\$75.00	Money Market Service Charge	FREE
Returned Item Fee - ACH or Check ^{2,4}	\$29.00	ATM Transactions/Inquiries – (A fee may be applied by the ATM owner when using a Non- Gesa ATM)	FREE
Overdraft Fee ^{2,5}	\$29.00	Notary Service	FREE
IRA Transfer (to other financial institutions)	\$25.00	Online Check Images	FREE
Loan Payment via Phone ⁶	\$10.00	Person to Person Transfers (P2P)	FREE
Locator Service (per year, maximum)	\$5.00	Replace Lost ATM/Debit Card	FREE
Personal Line of Credit (PLOC) –		Savings Bond Redemption	FREE
Annual Fee	\$35.00	Telephone Banking	FREE
Overdraft Protection (per transfer)	\$3.50		
Returned Item Charge - (Deposited Check or Loan Payment)	\$15.00		
Safe Deposit Boxes (competitive rates)	INQUIRE		
Returned Mail Due to Invalid Address	\$5.00		
Stop Payment on Checks & ACH Items	\$25.00		
Transfer due to Insufficient Funds ³	\$3.50		
Unclaimed Property Processing - (inactive after 36 months)	\$30.00		
Visa Receipt Retrieval	\$12.00		
Wire Transfers			
Domestic	\$20.00		
Foreign	\$75.00		
Incoming	FREE		

¹ A fee of 1.00% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all multiple currency foreign transactions, including purchases, cash withdrawals and credits to your account. A fee of 0.80% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all single currency foreign transactions, including purchases, cash withdrawals and credits to your account. Transactions completed by merchants outside of the United States are considered foreign transactions, regardless of whether you are located inside or outside the United States at the time the transaction was initiated.

² There is a limit of five fees per day we charge for overdrawing an account regardless of the type of overdraft. For example, if an account has 3 Returned Item Fees and 3 Overdraft Fees, only 5 fees will be assessed.

³ Funds transfer and transfer fee will occur even if sufficient funds are not in savings to pay the overdraft in its entirety. However, if the transfer is not sufficient to cover the overdraft, then the transfer fee will be refunded.

⁴ A payment can be rejected and re-presented multiple times. We may charge a Returned Item or Overdraft Fee each time an overdraft transaction is presented for payment, even if it was previously rejected and a Returned Item Fee was previously charged.

⁵ Fee to pay items includes ACH, checks, and recurring debit card payment transactions. This fee also applies for overdraft coverage for everyday debit and ATM withdrawals if the member has affirmatively opted in for this service.

⁶ This fee is for loan payments made by phone using an external account via a debit card, ACH payment, or credit card. For debit card payments, only external VISA debit cards are accepted. For an ACH Payment, an external account number and routing number must be provided. For credit card payments, only Mastercard or Discover credit cards are accepted.

[†]All rates, terms, and fees subject to change. Contact Gesa for full program details.

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