

CONSUMER ACCOUNT SERVICE FEES*

Effective March 1, 2017

Account Charge-Off	\$30.00
Account Research (per hour, 1 hour minimum)	\$25.00
Bill Payer	FREE
Cashier's or Official Check (first per member per month)	FREE
Each Additional Check.....	\$3.00
Check Cashing for Non-Members	\$10.00
Check Reject (non-standard).....	\$5.00
Classic Checking Service Charges	FREE
Coin—partial bag/mixed coin	\$3.50
Coin—per roll (deposited or withdrawn).....	\$0.10
Collection Item (checks processed in other countries)	\$25.00
Colossal Checking Service Charges	FREE
Copy of Cleared Check (first two per month)	FREE
Each Additional Copy.....	\$3.00
Copy of Statement (over three months old)	\$5.00
Counter Checks (package of 4).....	\$5.00
Courtesy Pay (paid overdraft/per item).....	\$29.00
Debit Card.....	FREE
Debit Card International Transaction Fee.....	1.0%
Dormant Account (per month, after 12 months)	\$5.00
Duplicate Deposit (per deposit).....	\$10.00
Early Account Closure (within 180 days)	\$20.00
eStatements.....	FREE
Garnishment (legal processing).....	\$75.00
Individual Retirement Account (IRA) Annual Fee	FREE
Insufficient Funds (returned overdraft/per item)	\$29.00
IRA Transfer (to other financial institutions)	\$25.00
Loan Payment by Credit Card (via internet).....	\$15.00
Loan Payment by Credit Card (via phone)	\$25.00
Locator Service (per year, maximum).....	\$5.00
Money Market	
Average Daily Balance for the Month is below \$2,500.....	\$10.00
Non-Gesa ATM, First 4 Transactions	FREE
Each Additional Transaction at a Non-Gesa ATM	\$1.00
(An additional fee may be applied by the ATM owner.)	
Notary Service (first document).....	FREE
Additional (per document)	\$5.00
Personal Line of Credit-PLOC	
Annual Fee	\$35.00
Overdraft Protection (per transfer).....	\$25.00
Replace Lost Gesa Debit/ATM Card (first reissue)	FREE
Additional Reissue.....	\$7.50
Returned Deposit Item	\$15.00
Returned Mail Due to Invalid Address	\$5.00
Safe Deposit Boxes (competitive rates).....	INQUIRE
Savings Bond Redemption.....	FREE
Signature Guarantee (per guarantee)	\$25.00

*Funds transfer will occur and fee will be charged even if sufficient funds are not in savings to pay the overdraft in its entirety.

Stop Payment on Checks & ACH Items.....	\$25.00
Transfer due to Insufficient Funds ¹	\$5.00
Unclaimed Property Processing (inactive after 36 months)	\$30.00
Visa Receipt Retrieval.....	\$12.00
Wire Transfers	
Domestic.....	\$25.00
Foreign.....	\$75.00
Incoming.....	\$10.00

Free Services

Online and Mobile Banking	FREE
Bill Payer	FREE
eStatements.....	FREE
EZ Check Deposit.....	FREE
Mobile Check Deposit	FREE
Gesa P2P Express	FREE
Gesa Alerts	FREE
Debit Card.....	FREE
Call-24 Telephone Banking.....	FREE
Online Check Images	FREE
Classic Checking Service Charge	FREE
Colossal Checking Service Charge.....	FREE
IRA Annual Fee	FREE
Savings Bond Redemption.....	FREE

Gesa

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