

CONSUMER ACCOUNT SERVICE FEES*

Effective June 1, 2017

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|--|----------------|
| 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| Coin—per roll (deposited or withdrawn).....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..... | \$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.

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|--|---------|
| 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 |

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|---------------------------------------|-------------|
| 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

CREDIT UNION



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