

# CONSUMER ACCOUNT SERVICE FEES\*

Effective June 1, 2017

Account Charge-Off .....	\$30.00
Account Research (per hour, 1 hour minimum) .....	\$25.00
Bill Payer .....	<b>FREE</b>
Cashier's or Official Check (first per member per month) .....	<b>FREE</b>
Each Additional Check.....	\$3.00
Check Cashing for Non-Members .....	\$10.00
Check Reject (non-standard).....	\$5.00
Classic Checking Service Charges .....	<b>FREE</b>
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Coin—per roll (deposited or withdrawn).....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 .....	<b>FREE</b>
Copy of Cleared Check (first two per month) .....	<b>FREE</b>
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.....	<b>FREE</b>
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.....	<b>FREE</b>
Garnishment (legal processing).....	\$75.00
Individual Retirement Account (IRA) Annual Fee .....	<b>FREE</b>
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 .....	<b>FREE</b>
Each Additional Transaction at a Non-Gesa ATM .....	\$1.00
(An additional fee may be applied by the ATM owner.)	
Notary Service (first document).....	<b>FREE</b>
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) .....	<b>FREE</b>
Additional Reissue.....	\$7.50
Returned Deposit Item .....	\$15.00
Returned Mail Due to Invalid Address .....	\$5.00
Safe Deposit Boxes (competitive rates).....	<b>INQUIRE</b>
Savings Bond Redemption.....	<b>FREE</b>
Signature Guarantee (per guarantee) .....	\$25.00

Stop Payment on Checks & ACH Items.....	\$25.00
Transfer due to Insufficient Funds <sup>1</sup> .....	\$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

<sup>1</sup> Daily funds transfer will occur and fee will be charged even if sufficient funds are not in savings to pay the overdraft in its entirety.

# Free Services

Xpress Online and Mobile Banking .....	<b>FREE</b>
Bill Payer .....	<b>FREE</b>
eStatements.....	<b>FREE</b>
EZ Check Deposit.....	<b>FREE</b>
Mobile Check Deposit .....	<b>FREE</b>
Gesa P2P Xpress .....	<b>FREE</b>
Xpress Card Controls.....	<b>FREE</b>
Debit Card.....	<b>FREE</b>
Xpress Telephone Banking.....	<b>FREE</b>
Online Check Images .....	<b>FREE</b>
Classic Checking Service Charge .....	<b>FREE</b>
Colossal Checking Service Charge.....	<b>FREE</b>
IRA Annual Fee .....	<b>FREE</b>
Savings Bond Redemption .....	<b>FREE</b>

\*All rates, terms, and fees subject to change. Contact Gesa for full program details.



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