

CONSUMER ACCOUNT SERVICE FEES*

Effective January 1, 2019

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 day).....	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Coin—per roll (deposited or withdrawn).....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
Statement Print Service Charge	\$5.00
Counter Checks (package of 4).....	\$5.00
Courtesy Pay (POS/ATM Fee Paid)	\$29.00
Debit Card.....	FREE
ATM/Debit Card International Transaction Fee	1.0%
Dormant Account (per month, after 24 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
Overdraft (returned) ACH or Check.....	\$29.00
Overdraft (paid) ACH or Check.....	\$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 Item Charge (Deposit or Payment)	\$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
Stop Payment on Checks & ACH Items.	\$25.00
Transfer due to Insufficient Funds ¹	\$5.00
Undaclaimed Property Processing (inactive after 36 months)	\$30.00
Visa Receipt Retrieval	\$12.00
Wire Transfers	
Domestic	\$25.00
Foreign	\$75.00
Incoming	FREE

¹ 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	FREE
Bill Payer	FREE
eStatements	FREE
EZ Check Deposit	FREE
Mobile Check Deposit	FREE
Gesa P2P Xpress	FREE
Xpress Card Controls	FREE
Debit Card	FREE
Xpress 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
Incoming Wire Transfers	FREE

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

Gesa

CREDIT UNION



Call
888.946.4372



Click
gesa.com



Visit one of our
convenient locations