CONSUMER ACCOUNT SERVICE FEES®
Effective July 1, 2019

Account Charge Off .................................................. $30.00
Account Research (per hour, 1 hour minimum) ............... $25.00
Bill Payer ................................................................. FREE
Cashier’s or Official Check (one 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Coin—per roll (deposited or withdrawn) .......................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 (paid) POS/ATM1 ................................ $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 per presentment .... $29.00
Overdraft (paid) ACH or Check per presentment1 ........ $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

1There is a limit of five fees per day we charge for overdrawing an account.
Signature Guarantee (per guarantee) ........................................ $25.00
Stop Payment on Checks & ACH Items .................................... $25.00
Transfer due to Insufficient Funds 2 ........................................ $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 ................................................................. FREE

2 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.

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.