Gesa Credit Union

Effective **November 3, 2025**

CONSUMER FEE SCHEDULE†

ITEM	PRICE
Account Charge-Off	$30.00
Account Research (per hour, 1 hour minimum)	$30.00
ATM/Debit Surcharge Fee International Transaction[1]	2.00%
ATM/Debit Surcharge Fee (per transaction)[2]	$2.00
Check Cashing for Non-Members	$5.00
Check Reject (non-standard)	$5.00
Coin – partial bag/mixed coin	$3.50
Coin – per roll (deposited or withdrawn)	$0.10
Collection Item Fee[3]	$25.00
Copy of Cleared Check (first 5 per year)	FREE
Each Additional Copy	$3.00
Dormant Account (per month, after 24 months)	$10.00
Duplicate Deposit (per deposit)	$10.00
Early Account Closure (within 180 days)	$20.00
EarnSmart Checking Service Fee	$7.00/mo
EarnSmart Perks Checking Subscription Cost	$7.00/mo
EveryDay Smart Checking Service Fee	$5.00/mo
Garnishment (legal processing)	$75.00
Gesa Checking Account Service Fee	$10.00/mo
IRA Transfer (to other financial institutions)	$25.00
Loan Payment via Phone[4]	$15.00
Locator Service (per year, maximum)	$5.00
Money Market Service Fee (Minimum Daily Balance for the Month is below $2,500)	$10.00/mo
Overdraft Fee[5, 8]	$29.00
Overdraft Protection (per transfer)	$5.00
Personal Line of Credit (PLOC) -	
Annual Fee	$35.00
Returned Item Charge - (Deposited Check or Loan Payment)	$15.00
Returned Item Fee - ACH or Check[5,7]	$29.00
Returned Mail Due to Invalid Address	$5.00
Safe Deposit Boxes (competitive rates)	**INQUIRE**
Stop Payment on Checks, ACH Items, & Recurring Debit Card	$29.00

ITEM	PRICE
Transfer due to Insufficient Funds[6]	$5.00
Unclaimed Property Processing (inactive after 36 months)	$30.00
Visa Receipt Retrieval	$12.00
Wire Transfers (Per Transfer)	
Domestic	$25.00
Foreign	$75.00
Incoming	FREE

FREE SERVICES

Bill Payer	FREE
Card Manager	FREE
Cashier's Check	FREE
Check Deposit	FREE
Copy of Statement	FREE
Counter Checks (package of 4)	FREE
Debit Card	FREE
Digital Banking	FREE
eStatements	FREE
Individual Retirement Account (IRA) Annual Fee	FREE
Loan Payment via Internet	FREE
Mobile Check Deposit	FREE
Notary Service	FREE
Online Check Images	FREE
Savings Bond Redemption	FREE
Telephone Banking	FREE

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

[1] A fee of 2.00% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all single and all multiple currency foreign transactions, including purchases, cash withdrawals and credits to your account. Transactions completed by merchants outside of the United States are considered foreign transactions, regardless of whether you are located inside or outside of the United States at the time the transaction was initiated.

[2] Surcharge Fee is for transactions done at non-Gesa ATMs and/or outside of Gesa's ATM networks.

[3] The Collection Item Fee is charged to process non-Canadian foreign checks and sight drafts.

[4] This fee is for loan payments made by phone using an external account via a debit card or ACH payment. For debit card payments, only external VISA debit cards are accepted. For an ACH payment, an external account number and routing number must be provided.

[5] There is a limit of five fees per day we charge for overdrawing an account regardless of the type of overdraft. For example, if an account has 3 Returned Item Fees and 3 Overdraft Fees, only 5 fees will be assessed.

[6] Funds transfer and transfer fee will occur even if sufficient funds are not in savings to pay the overdraft in its entirety. However, if the transfer is not sufficient to cover the overdraft, then the transfer fee will be refunded.

[7] A payment can be rejected and re-presented multiple times. We may charge a Returned Item or Overdraft Fee each time an overdraft transaction is presented for payment, even if it was previously rejected and a Returned Item Fee was previously charged.

[8] Fee to pay items includes ACH, checks, and recurring debit card payment transactions. This fee also applies for overdraft coverage for everyday debit and ATM withdrawals if the member has affirmatively opted in for this service.