



Consumer Fee Schedule†

ITEM	PRICE	ITEM	PRICE
Account Charge-Off	\$30.00	Safe Deposit Boxes (competitive rates)	INQUIRE
Account Research (per hour, 1 hour minimum)	\$25.00	Returned Mail Due to Invalid Address	\$5.00
Bill Payer	FREE	Savings Bond Redemption	FREE
Cashier's Check	\$1.00	Signature Guarantee (per guarantee)	\$25.00
Check Cashing for Non-Members	\$5.00	Stop Payment on Checks & ACH Items	\$25.00
Check Reject (non-standard)	\$5.00	Transfer due to Insufficient Funds ³	\$3.50
Classic Checking Service Charges	FREE	Unclaimed Property Processing (inactive after 36 months)	\$30.00
Coin—partial bag/mixed coin	\$3.50	Visa Receipt Retrieval \$12.00	\$12.00
Coin—per roll (deposited or withdrawn)	\$0.10	Wire Transfers	
Collection Item (checks processed in other countries)	\$25.00	Domestic	\$20.00
Colossal Checking Service Charge	FREE	Foreign	\$75.00
Copy of Cleared Check (first 5 per year)	FREE	Incoming	FREE
Each Additional Copy	\$3.00	FREE Services	
Copy of Statement	\$2.00	Digital Banking	
Counter Checks (package of 4)	\$5.00	Bill Payer	
Debit Card	FREE	Debit Card	
ATM/Debit Card Foreign Transaction Fee (multiple currency) ¹	1.00%	eStatements	
ATM/Debit Card Foreign Transaction Fee (single currency) ¹	0.80%	Check Deposit	
Dormant Account (per month, after 24 months)	\$2.50	Mobile Check Deposit	
Duplicate Deposit (per deposit)	\$10.00	P2P	
Early Account Closure (within 180 days)	\$20.00	Card Controls	
eStatements	FREE	Telephone Banking	
Garnishment (legal processing)	\$75.00	Online Check Images	
Individual Retirement Account (IRA) Annual Fee	FREE	Classic Checking Service Charge	
Returned Item Fee - ACH or Check per presentment ^{2,4}	\$29.00	Colossal Checking Service Charge	
Overdraft Fee ^{2,4,5}	\$29.00	IRA Annual Fee	
IRA Transfer (to other financial institutions)	\$25.00	Savings Bond Redemption	
Loan Payment by Credit Card (via internet)	FREE	Incoming Wire Transfers	
Loan Payment by Credit Card (via phone)	\$10.00		
Locator Service (per year, maximum)	\$5.00		
Money Market			
Average Daily Balance for the Month is below \$2,500	\$10.00/mo		
ATM Transactions/Inquiries	FREE		
(A fee may be applied by the ATM owner when using a Non-Gesa ATM)			
Notary Service	FREE		
Personal Line of Credit - PLOC			
Annual Fee	\$35.00		
Overdraft Protection (per transfer)	\$3.50		
Replace Lost ATM/Debit Card	FREE		
Returned Item Charge (Deposited Check or Loan Payment)	\$15.00		

¹ A fee of 1.00% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all multiple currency foreign transactions, including purchases, cash withdrawals and credits to your account. A fee of 0.80% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all single 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 the United States at the time the transaction was initiated.

² 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.

³ 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.

⁴ A payment can be rejected and re-presented multiple times. We will 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.

⁵ Fee to pay items includes ACH, checks, and recurring debit card payment transactions. For members opting into Courtesy Pay the fee also applies to everyday debit card payments and ATM withdrawals.

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