

Consumer Account Service Fees[†]

Effective May 1, 2021

Account Charge-Off	\$30.00
Account Research (per hour, 1 hour minimum)	\$25.00
Bill Payer	FREE
Cashier's Check	\$1.00
Check Cashing for Non-Members	\$5.00
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Coin—per roll (deposited or withdrawn)	\$0.10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 5 Free per year)	FREE
Each Additional Copy	\$3.00
Copy of Statement	\$2.00
Counter Checks (package of 4)	\$5.00
Debit Card	FREE
ATM/Debit Card Foreign Transaction Fee (multiple currency) ¹	1.00%
ATM/Debit Card Foreign Transaction Fee (single currency) ¹	0.80%
Dormant Account (per month, after 24 months)	\$2.50
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
Returned Item Fee - ACH or Check per presentment ^{2,4}	\$29.00
Overdraft Fee ^{2,4,5}	\$29.00
IRA Transfer (to other financial institutions)	\$25.00
Loan Payment by Credit Card (via internet)	FREE
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
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
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 ³	\$3.50
Unclaimed Property Processing (inactive after 36 months)	\$30.00
Visa Receipt Retrieval	\$12.00

Wire Transfers

Domestic	\$20.00
Foreign	\$75.00
Incoming	FREE

FREE SERVICES

Xpress Digital Banking	FREE
Bill Payer	FREE
Debit Card	FREE
eStatements	FREE
Check Deposit	FREE
Mobile Check Deposit	FREE
Xpress P2P	FREE
Xpress Card Controls	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

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 charge.

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.

¹All 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