



## SCHEDULE OF FEES AND CHARGES

Effective September 2, 2019

### Savings & Money Market Account Fees

Below Membership Share . . . . .	\$ 5.00 per month
Paper Statement Fee (Personal Accounts) . . . . .	\$ 2.00 per month
<i>Ages 17 and younger and 60 and older are exempt.</i>	
Paper Statement Fee (Business Accounts) . . . . .	\$ 5.00 per month
Excessive Withdrawals . . . . .	\$ 5.00 per item
After six electronic withdrawals from account per calendar month, including online transfers, ATM transactions and point-of-sale transactions	
Holiday Club/Vacation Club Account	
Early Withdrawal Service Fee . . . . .	\$ 25.00

### 3Point Checking Account Fees

Checking Service . . . . .	\$ 10.00 per month
If below minimum balance (\$1,000.00 total shares or \$1,000.00 total loans) or Direct Deposit is canceled	
Student Checking is free for 4 years.	
Checking is always free for members 65 and older.	
Paper Statement Fee . . . . .	\$ 2.00 per month
<i>Ages 17 and younger and 60 and older are exempt.</i>	
Paper Statement Fee (Business Accounts) . . . . .	\$ 5.00 per month
Overdraft Transfer . . . . .	\$ 10.00 per item
Insufficient Funds (ODP) . . . . .	\$ 35.00 per item
Returned ACH Payment . . . . .	\$ 15.00 per item
Negative Balance Fee (at 10 days) . . . . .	\$ 10.00
Incurred every 10 business days overdrawn	
Deposited Check Returned . . . . .	\$ 15.00 per item
Stop Payment . . . . .	\$ 15.00 per item
Copy of Check . . . . .	\$ 4.00 per copy
Reinstate Closed Account . . . . .	\$ 5.00 per account

### VISA Debit Card Fees

Debit Card Replacement . . . . .	\$ 10.00
After second lost or stolen card	

### Notary Public Service

after 3 per month . . . . .	\$ 5.00 each
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### Wire Transfer Fees

Domestic . . . . .	\$ 25.00 each
International . . . . .	\$ 40.00 each
Incoming . . . . .	\$ 10.00 each

### Service Fees

Account Reconciliation . . . . .	\$ 10.00
Per reconciliation after the first reconciliation	
Statement Copy . . . . .	\$ 2.00 per copy
Copy of Transaction (History) . . . . .	\$ 2.00 per inquiry
Money Order . . . . .	\$ 2.00 each
Teller Checks (Third Party) . . . . .	\$ 5.00 each
Returned Mail Fee . . . . .	\$ 10.00 per piece
Inactivity/Dormant (after 12 months) . . . . .	\$ 5.00 per month
Funds Transfer via Online Banker to non-GE Credit Union Account . . . . .	\$ 5.00 per transfer
Legal Item, Processing . . . . .	\$ 50.00
Including but not limited to executions, garnishments, levies, and other legal items	

### Loan Late Fees

Personal, Share-Secured . . . . .	\$ 25.00
Personal Line Of Credit (PLOC) . . . . .	\$ 25.00
Home Equity . . . . .	\$ 25.00
Home Equity Line Of Credit (HELOC) . . . . .	\$ 25.00
First Mortgage . . . . .	up to 5%
(of principal and interest)	
Small Business Loans . . . . .	5%
(of monthly principal and interest payment)	

### VISA Fees

VISA Platinum Annual Fee . . . . .	None
VISA Platinum Secured Annual Fee . . . . .	\$ 20.00 per year
VISA Late Payment	
First late-payment fee . . . . .	\$ 25.00
Next 6 monthly late payments . . . . .	\$ 35.00
VISA Over-the-Limit	
Balances of \$500 or less . . . . .	\$ 25.00
Balances greater than \$500 . . . . .	\$ 35.00

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