

PERSONAL ACCOUNT SCHEDULE OF FEES AND CHARGES

Effective October 1, 2025

Savings & Money Market Account Fees Below Membership Share	Service Fees Account Reconciliation
3Point Checking Account Fees Checking Service	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
Paper Statement Fee \$ 2.00 per month Ages 17 and younger and 60 and older are exempt. Overdraft Transfer \$ 10.00 per item Overdraft/NSF \$ 35.00 per item Maximum 5 per business day Returned ACH Payment \$ 15.00 per item 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	Loan Late Fees Personal, Share-Secured \$25.00 Personal Line Of Credit (PLOC) \$25.00 New or Used Auto Loan \$25.00 Home Equity \$25.00 Home Equity Line Of Credit (HELOC) \$25.00 First Mortgage up to 5% (of principal and interest) Mastercard Fees
Debit Mastercard®/ATH® Fees Debit Mastercard Replacement	Mastercard Annual Fee
Notary Public Service \$ 5.00 each after 3 per month	ATM Fees Withdrawal from a GE Credit Union ATM with a non-GE Credit Union debit card\$ 3.00

Incoming...... \$ 10.00 each