



## SCHEDULE OF FEES AND CHARGES

Effective November 1, 2020

### 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
Holiday Club/Vacation Club Account	
Early Withdrawal Service Fee .....	\$ 25.00

### 3Point Checking Account Fees

Checking Service .....	\$ 10.00 per month
\$10 fee is waived with any one of the following: Aggregate direct deposit(s) of at least \$150 per month; \$1,000 in total share balances; \$1,000 in loan balances; 12 or more debit card purchases each month; or enrollment in eStatements	
• <i>Student Checking is free for 4 years.</i>	
• <i>Checking is always free for members 65 and older.</i>	
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
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)	
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

### ATM Fees

Withdrawal from a GE Credit Union ATM with a non-GE Credit Union debit card .....	\$ 3.00
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