



## SCHEDULE OF FEES AND CHARGES

### Effective October 31, 2017

#### 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 (\$1,500.00 (total shares) or \$1,500.00 (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
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



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### 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