



PERSONAL ACCOUNT
SCHEDULE OF FEES AND CHARGES
Effective April 1, 2025

Savings & Money Market Account Fees

Below Membership Share	\$ 5.00 per month
Paper Statement Fee	\$ 2.00 per month
<i>Ages 17 and younger and 60 and older are exempt.</i>	
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>	
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

Debit Mastercard®/ATH® Fees

Debit Mastercard Replacement	\$ 25.00
After third lost or stolen card (not due to fraud)	
ATH Replacement for lost card or lost/forgotten PIN (not due to fraud)	
Second replacement	\$10
Third replacement	\$25

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)	

Mastercard Fees

Mastercard Annual Fee	None
Mastercard Secured Annual Fee	\$ 20.00 per year
Mastercard Late Payment	
First late-payment fee	\$ 25.00
Next 6 monthly late payments	\$ 29.00
Mastercard Over-the-Limit	
Balances of \$500 or less	\$ 25.00
Balances greater than \$500	\$ 29.00

ATM Fees

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