

General Electric Credit Union Fee Schedule

Effective 2/20/2018

Any fees charged against a member's account(s) will reduce the APY.

When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

There are no charges levied against any of our accounts other than what is listed below. Each item is quoted on a "per item" basis.

SHARE/SHARE DRAFT FEES

ACH/Draft Stop Payment	\$25.00
Returned Item - ACH, Draft, and ATM	\$30.00
Returned Item - Exceeding Reg. D Transfers Limit	\$30.00
Uncollectible Deposit	\$10.00
Copy of Drafts	\$1.50
Amplified Monthly Maintenance Fee ¹	\$20.00/Month
Check Printing Price	Depends on style of check
Money Market Check Printing	\$6.75 per 25
ATM Withdrawal - Outside of Network	\$.75
ATM Withdrawal - Inside of Network	\$.50
Inactive Membership Fee	\$3.00/Month

CONSUMER LOAN FEES

Loan Payment by Credit/Debit Card: Processing loan payments with non-GECU debit/credit card (for consumer and second mortgage loans):

.....Up to \$99.99 = \$2.25 Convenience Fee + \$10.00 Assist Fee²

.....\$100 & over = Up to 4.5% of Payment Convenience Fee + \$10.00 Assist Fee²

Overdraft Loan Advance:³ Created by check, in-person withdrawal, ATM/Debit transaction, ACH, or other electronic means

.....\$2.00/Advance

Overdraft Protection Payment Late Charge: Occurs when payment is more than 15 days late

.....\$8.00

Change of Terms

.....Up to \$100.00

Indirect Processing Fee

.....\$200.00

Title Filing

.....Fee varies by state

Returned Item Charge: A loan payment, from another financial institution, that is returned to us unpaid

.....\$25.00

Late Consumer Loan Payment

.....\$30.00

MISCELLANEOUS FEES

Money Order

.....\$1.25

Wire Transfer Fee

International

.....\$50.00

Domestic

.....\$20.00

Replacement ATM/Debit/Credit Card Charge

.....\$5.00/Card

Online Banking ACH Origination with e-Transfer:

Transfer In

.....Free

Transfer Out

.....\$3.00/Standard Transfer

.....\$5.00/Next Day Transfer

Popmoney[®]

Incoming

.....Free (unlimited)

Outgoing

.....Free/Standard

.....\$2.00/Next Day

Stop Payment Fee

.....\$25.00

Return ACH

.....\$30.00

Money Request Sent

.....Free

Money Request to Pay

.....Free

Account Printouts

.....\$1.00

Statement Copy - Current and Previous Year

.....\$2.00

Statement Copy - Prior to Previous Year

.....\$3.00

Account Research (Minimum One Hour Charge)

.....\$15.00/Hour

¹The \$20 Monthly Fee can be avoided if at the end of the month the balance is \$5,000 or more.

²The \$10 Assist Fee can be avoided by self-initiating the transaction on our website; this entire fee can be avoided by choosing one of many other loan payment methods.

³This fee can be avoided by self-transferring the funds through Online Banking.