

General Electric Credit Union (GECU)

Fee Schedule -- Effective 10/6/2017

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
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 Fee ¹	
.....\$100 & over = Up to 4.5% of Payment Convenience Fee + \$10.00 Assist Fee ¹	
Overdraft Loan Advance: ² 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
	Domestic
	\$50.00
	\$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 \$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.

²This fee can be avoided by self-transferring the funds through Online Banking.