

# GENERAL ELECTRIC CREDIT UNION (GECU) FEE SCHEDULE

Effective: July 1, 2009

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
Non-Sufficient Funds - ACH, Draft, and ATM	\$30.00
Non-Sufficient Funds - Exceeding Reg. D Transfers Limit	\$30.00
Uncollectible Deposit	\$10.00
Copy of Drafts	\$1.50
<b>Check Printing (Fee depends on style of check)</b>	<b>Minimum \$15.00 per 150</b>
Money Market Check Printing	\$5.50 per 30
<b>Certified Checks</b>	<b>\$10.00</b>
ATM Withdrawal - Outside of Network	\$ .75
ATM Withdrawal - Inside of Network	\$ .50
Non-Member ATM Surcharge	\$1.50
Inactive Share Account	\$3.00/Month
Inactive Share Draft Account	\$3.00/Month

## CONSUMER LOAN FEES

<b>Loan Payment Processing Convenience: Processing loan payments with non-GECU debit/credit card</b>	<b>\$6.00</b>
<b>Overdraft Loan Advance: Created by check, in-person withdrawal, ATM/Debit transaction, ACH, or other electronic means*</b>	<b>\$2.00/Advance</b>
Overdraft Protection Payment Late Charge: Occurs when payment is more than 15 days late	\$8.00
Change of Terms	\$25.00
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

<b>Money Order</b>	<b>\$1.25</b>
Traveler's Cheques	1% of Amount
Wire Transfer	International \$35.00 Domestic \$15.00
Garnishment Processing	\$25.00
Replacement ATM/Debit/Credit Card Charge	\$5.00/Card
Web BillPay (FREE with E-Statements)	\$4.95/Month
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

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

Fees in bold are either new or are being updated.