## **Current Business and Consumer Fee Schedule**



Effective: March 1, 2025

Changes to the Fee Schedule are in bold. Changes include: Returned Check Charge, Replacement debit/credit card, expedited card delivery, ATM Withdrawal at foreign ATMs, Court Order Processing/Garnishment/Levy, and On-Us Check Cashing.

## **Deposit Accounts**

Deposit Accounts		
Money Order and Cashier's Check	\$5	Per item.
Insufficient Funds Charge (Returned)	\$32	Per item presented or re-presented for return/unpaid items.
Insufficient Funds Charge (Paid)	\$32	Per item presented. A fee that is charged to access an available overdraft limit to pay the item, also known as an Overdraft fee.
Returned Check Charge	\$20	Per item presented. Member deposits or cashes an item that is returned unpaid.
Check Copy, Statement Copy, and Duplicate IRS Reporting Form	\$5	Per item.
Wire Transfer - Domestic	\$25	Per outgoing wire request.
Wire Transfer - International	\$50	Per outgoing wire request.
Replacement Debit/Credit Card	\$5	Per card to replace.
<b>Expedited Card Delivery</b>	Up to \$25	Per request.
Online Banking ACH Origination with External Transfer (out)	\$3	Standard delivery fee for all outgoing transfers.
Online Banking ACH Origination with External Transfer (out)	\$5	Next-day delivery fee for all outgoing transfers.
Stop Payment and Bill Pay Stop Payment	\$32	Per request made: in branch, over the phone, via email, or within Online Banking or our mobile app (including Bill Pay).
Check Orders	Varies	Order online or at a branch near you.
ATM Withdrawal at Foreign ATMs	\$4	Per item at an ATM outside of our network. In-network ATMs include: GECU, Allpoint, MoneyPass, CULIANCE, and Fifth Third ATMs. Additional fees may be charged by an ATM provider, if not in-network.
Escheatment Processing	\$20	Per item.
Inactive Account	\$6	Per month during inactivity period on savings account, checking, or money market account.
Miscellaneous Fees		
Account Research	\$30	Per hour; minimum one hour charge.
Court Order Processing/Garnishment/Levy	Up to \$50	Per item.
On-Us Check Cashing	\$10	Per request for non-members.
Overnight Mail	\$25	Per request.
Returned Statement	\$5	Per statement for incorrect mailing address.
Safe Deposit Box Drilling	\$250	Per request.

For questions and contact information, visit us at: gecreditunion.org/contact

There are no charges levied against any of our accounts other than what is listed. When you use an ATM/ITM not owned by us, you may be charged a surcharge fee by the ATM/ITM operator or owner or any network used and you may be charged a fee for a balance inquiry.