



There are no charges levied against any of our accounts other than what is listed.

When you use an ATM not owned by us, you may be charged a surcharge fee by the ATM operator or owner or any network used and you may be charged a fee for a balance inquiry.

## Deposit Accounts

Money Order	<b>\$5</b>	Per item.
Cashier's Check	<b>\$5</b>	Per item.
Insufficient Funds Charge (Returned)	<b>\$32</b>	Per item presented for return/unpaid items.
Insufficient Funds Charge (Paid)	<b>\$32</b>	Per item presented. A fee that is charged when an ACH/Check, recurring debit card transaction is used to access an available overdraft limit to pay the item, also known as an Overdraft fee.
Insufficient Funds Charge (Paid)	<b>\$32</b>	Per item presented. A fee that is charged when Extended Courtesy Overdraft is used to access an available overdraft limit to pay the ATM/POS transaction(s) and every day debit card transaction(s), also known as an Overdraft fee.
Insufficient Funds Charge (Paid)	<b>\$32</b>	Per item presented. A fee that is charged when an online transaction or over the counter transaction is used to access an available overdraft limit to pay the item, also known as an Overdraft fee.
Uncollectible Deposit	<b>\$10</b>	Per item presented. Member deposits or cashes an item that is returned unpaid.
Check Copy	<b>\$5</b>	Per item.
Premature Account Closing	<b>\$15</b>	If the member requests an account is closed within 90 days of opening.
Wire Transfer - Domestic	<b>\$20</b>	Per outgoing wire request.
Wire Transfer - International	<b>\$50</b>	Per outgoing wire request.
Lost Debit/Credit Card	<b>\$10</b>	Per card to replace.
Expedited Card Delivery	<b>\$49</b>	Per request
Online Banking ACH Origination with External Transfer (in)	<b>\$0</b>	For all incoming transfers.
Online Banking ACH Origination with External Transfer (out)	<b>\$3</b>	Standard delivery fee for all outgoing transfers.
Online Banking ACH Origination with External Transfer (out)	<b>\$5</b>	Next-day delivery fee for all outgoing transfers.
Stop Payment	<b>\$32</b>	Per request made: in branch, over the phone, via email, or within Online Banking or our mobile app (excluding Bill Pay).
Bill Pay Stop Payment	<b>\$25</b>	Per request for payments initiated through our Bill Pay.
Check Orders	<b>Varies</b>	Order online or at a branch near you.

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ATM Withdrawal at Foreign ATMs	<b>\$3</b>	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.
ATM Empty Envelope Deposit	<b>\$25</b>	Per item.
Escheatment Processing	<b>\$20</b>	Per item.
Inactive Account	<b>\$6</b>	Per month during inactivity period on savings account, checking, or money market account.

## Consumer Loans

Change of Terms	<b>Up to \$100</b>	Per request.
Credit Card Payment by Phone	<b>\$4</b>	Per request.
Mortgage Payoff Processing	<b>\$30</b>	Per request.
Returned Item Charge	<b>\$32</b>	Per item presented.
Subordination Prep	<b>\$250</b>	Per request.

## Miscellaneous Fees

Account Research	<b>\$30</b>	Per hour; minimum one hour charge.
Court Order Processing/ Garnishment/Levy	<b>\$40</b>	Per item.
Duplicate IRS Reporting Form	<b>\$5</b>	Per request.
On-Us Check Cashing	<b>\$5</b>	Per request for non-members.
Overnight Mail	<b>\$25</b>	Per request.
Returned Statement	<b>\$5</b>	Per statement for incorrect mailing address.
Safe Deposit Box Drilling	<b>\$225</b>	Per request.
Safe Deposit Box Replacement Key	<b>\$25</b>	Per request.
Statement Copy	<b>\$5</b>	Per request for additional copy.

## Questions? Contact Us

<b>Phone</b>	513.243.4328 or 800.542.7093
<b>Email</b>	memberservices@gecreditunion.org Log in to Online Banking, click <b>Support</b> and then <b>Secure Email</b> Log in to our mobile app, click <b>More</b> and then <b>Secure Email</b>
<b>Chat</b>	Visit: gecreditunion.org/contact Log in to Online Banking, click <b>Support</b> and then <b>Secure Chat</b> Log in to our mobile app, click <b>More</b> and then <b>Secure Chat</b>
<b>Mail</b>	General Electric Credit Union 10485 Reading Road Cincinnati, OH 45241
<b>Routing Number</b>	2420-7682-1