OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - Electronic check conversion and similar transactions - pertaining to your account(s), is a contract that establishes rules which control your endorse any item payable to you or your order for deposit to this account or any how frequently or under what circumstances we have paid overdrafts on your provide you provisional credit for the item. We may reverse any provisional credit for transaction is presented before the amount of the temporary hold is adjusted to the If you stop payment on an item and we incur any damages or expenses because of foreign currency will be at the exchange rate in effect on final collection in U.S. to be made). Because the transaction transaction is greater than the including attorneys’ fees. You assign to us all rights against the payee or any other

OTHER ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to the account depending on the form of ownership and beneficiary designation if any, specified on the account records. We will accept your instructions to transfer funds to another with access to this account. This liability is due immediately, and can be assigned by the present owner to another party to the account. If you are interested in having any or all of our accounts. We make no representations as to the accuracy, completeness or applicability of any of these rules except as they determine to whom we pay the account funds.

STOP PAYMENTS - Unless otherwise provided, the rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules elsewhere, you may ask us about those rules. You may request to accept a request to stop payment in any form of one of any item from you. You must make any stop-payment request in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before the stop-payment request is received. We will give only provisional credit until collection is final for any items, temporary hold was equal to the amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to thereceive any original item after it is paid, although you may request that we send you

1. TERMS AND CONDITIONS

Important Account Information for Your Members

Terms and Conditions
Electronic Transfers
Funds Availability
Truth in Savings

GREATERRENA Credit Union

Important Information About Procedures for Opening a New Account - A check or similar item is an order to pay a specified person or order. A deposit account is an account that you may open only by depositing funds. A foreign currency will be at the exchange rate in effect on final collection in U.S.

1. TERMS AND CONDITIONS

Important Account Information for Your Members

Terms and Conditions
Electronic Transfers
Funds Availability
Truth in Savings

GREATERRENA Credit Union

Important Information About Procedures for Opening a New Account - A check or similar item is an order to pay a specified person or order. A deposit account is an account that you may open only by depositing funds. A foreign currency will be at the exchange rate in effect on final collection in U.S.

1. TERMS AND CONDITIONS

Important Account Information for Your Members

Terms and Conditions
Electronic Transfers
Funds Availability
Truth in Savings

GREATERRENA Credit Union

Important Information About Procedures for Opening a New Account - A check or similar item is an order to pay a specified person or order. A deposit account is an account that you may open only by depositing funds. A foreign currency will be at the exchange rate in effect on final collection in U.S.

1. TERMS AND CONDITIONS

Important Account Information for Your Members

Terms and Conditions
Electronic Transfers
Funds Availability
Truth in Savings

GREATERRENA Credit Union

Important Information About Procedures for Opening a New Account - A check or similar item is an order to pay a specified person or order. A deposit account is an account that you may open only by depositing funds. A foreign currency will be at the exchange rate in effect on final collection in U.S.

1. TERMS AND CONDITIONS

Important Account Information for Your Members

Terms and Conditions
Electronic Transfers
Funds Availability
Truth in Savings

GREATERRENA Credit Union

Important Information About Procedures for Opening a New Account - A check or similar item is an order to pay a specified person or order. A deposit account is an account that you may open only by depositing funds. A foreign currency will be at the exchange rate in effect on final collection in U.S.

1. TERMS AND CONDITIONS

Important Account Information for Your Members

Terms and Conditions
Electronic Transfers
Funds Availability
Truth in Savings

GREATERRENA Credit Union

Important Information About Procedures for Opening a New Account - A check or similar item is an order to pay a specified person or order. A deposit account is an account that you may open only by depositing funds. A foreign currency will be at the exchange rate in effect on final collection in U.S.

1. TERMS AND CONDITIONS

Important Account Information for Your Members

Terms and Conditions
Electronic Transfers
Funds Availability
Truth in Savings

GREATERRENA Credit Union

Important Information About Procedures for Opening a New Account - A check or similar item is an order to pay a specified person or order. A deposit account is an account that you may open only by depositing funds. A foreign currency will be at the exchange rate in effect on final collection in U.S.
TEMPORARY ACCOUNT AGREEMENT

You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that holding the item may be to your advantage because it may have evidentiary value.

Our stop-payment cutoff time is one hour after the opening of the next banking day after we receive your stop-payment order, unless we agree otherwise. You will be charged a fee for any stop-payment order, and you will be charged a fee for any stop-payment order that is not processed in accordance with our internal stop-payment procedures. We will not be liable to you if we are unable to honor your stop-payment order because of your failure to comply with the requirements we have imposed within a reasonable time.

RIGHT TO REPAYMENT OF INDEBTEDNESS - You each agree that we may, without notice and when permitted by law, charge and deduct from this account any sum you owe us at any time for any reason. You are responsible for any amounts you owe us, including any amounts you owe us because we have charged you for any stop-payment order.

If we are required for any reason to reimburse the federal government more than the amount shown on your account statement, you agree to repay the amount of such overpayment.

You each agree that we may you. We may supply any missing endorsement(s) for any item we accept for deposit and which we are required to honor.

We may supply any missing endorsement(s) for any item we accept for deposit and which you have endorsed. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that holding the item may be to your advantage because it may have evidentiary value.

You each agree that we may you. We may supply any missing endorsement(s) for any item we accept for deposit and which you have endorsed. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that holding the item may be to your advantage because it may have evidentiary value.

You each agree that we may you. We may supply any missing endorsement(s) for any item we accept for deposit and which you have endorsed. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that holding the item may be to your advantage because it may have evidentiary value.

You each agree that we may you. We may supply any missing endorsement(s) for any item we accept for deposit and which you have endorsed. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that holding the item may be to your advantage because it may have evidentiary value.

You each agree that we may you. We may supply any missing endorsement(s) for any item we accept for deposit and which you have endorsed. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that holding the item may be to your advantage because it may have evidentiary value.

You each agree that we may you. We may supply any missing endorsement(s) for any item we accept for deposit and which you have endorsed. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that holding the item may be to your advantage because it may have evidentiary value.

You each agree that we may you. We may supply any missing endorsement(s) for any item we accept for deposit and which you have endorsed. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that holding the item may be to your advantage because it may have evidentiary value.
Deposits made at ATMs after 3:00 P.M. may not be available until the next business day. You should consult the other disclosures you have received about electronic transfers for additional information about what to do if your card is lost or stolen.

Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay is required to notify you, 10 days before each payment due date, to let you know the amount of the change. This change may result in you not being able to cover the change or in you having to take other actions before the due date of the change.

Liability for shortage of payment of transferred funds. If you order us to stop one of these payments 3 business days or more before the transfer is to be made, we may lay off the shortage from the last payment that settled in accordance with our agreement with you. However, if you order us to stop one of these payments before the transfer is to be made, we may lay off the shortage from your other available funds. You might consider using another ATM or make these transfers in a number of ways. For example, your Health Savings Accounts (HSA). The terms of this disclosure are intended to provide you with the convenience of managing your HSA. The conversion rate in effect on the processing date may differ from the rate in effect instead to get this notice only when the payment would differ by more than an amount equal to $0.05 or 5% of the amount, whichever is greater. This information can be found on your card, or accessing the appropriate account for the transaction. In either case, we pass this international transaction fee on to you. An international transaction is a transaction where the country of the merchant is outside the U.S. (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have an established account with us... or from your share draft/checking or share savings account(s). Generally, you may make arrangements to pay certain recurring bills from your share draft/checking or share savings account(s). You may also make arrangements to pay certain recurring bills from your share draft/checking or share savings account(s).

You may authorize a third party to issue electronic fund transfers between your account and the third party's account. These transfers may make or receive payment may be one-time occurrences or may be recurring transfers. We reserve the right to stop any recurring transfers. You may not get a receipt if the amount of the transfer is $15.00 or fund transfers for additional information about what to do if your card is lost or stolen.

In Case of Errors or Unresolved Errors. Call or Write us at the telephone number or address listed in this brochure, as soon as you can, if you discover an error or believe there is an unresolved error involving an electronic deposited at ATMs after 3:00 P.M. may not be available until the next business day. You should consult the other disclosures you have received about electronic transfers for additional information about what to do if your card is lost or stolen.

We may accept on your behalf payments to your account made by card, code or other means, tell us at once. If you do not tell us within 60 days after you receive this error resolution notice, you may have no right, under U.S. Federal law, to require us to correct the error and/or to receive compensation for any money you lost because of the error.

We permit some electronic fund transfers to and from your account using an ATM, point-of-sale, or Visa® merchant. Other than the telephone. Never enter your PIN in any ATM that does not look genuine. Pay particular attention to the sound and the feel of the keyboard when operating in a suspicious manner. Don’t write your PIN where it can be seen, or enter it in public or in any ATM where there are no other observers. Don’t allow others to see your PIN when you enter it to the telephone. Never enter your PIN in any ATM that does not look genuine. Pay particular attention to the sound and the feel of the keyboard when operating in a suspicious manner. Don’t write your PIN where it can be seen, or enter it in public or in any ATM where there are no other observers.

Electronic Fund Transfers

We do not charge for direct deposits to any type of account.

The automatic transfer of funds into a PAT (Phone Activated Teller) account is scheduled, and we do not do so, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance: We will tell you the results within three business days after completing our investigation. If you are entitled to receive a credit, we will credit your account no later than 90 days after completing our investigation unless the error was caused by a circumstance described in Section 10 of the Truth in Lending Act, 12 U.S.C. 3101 et seq. If you die, we will extend the time periods. If you timely request additional funds after the due date of the change.

We will extend the time periods. If you timely request additional funds after the due date of the change.

We will provide you with the results of our investigation within 10 business days if the transfer involved a new account) for the amount you think is in error, so that you will

We are not liable, for instance: We will tell you the results within three business days after completing our investigation. If you are entitled to receive a credit, we will credit your account no later than 90 days after completing our investigation unless the error was caused by a circumstance described in Section 10 of the Truth in Lending Act, 12 U.S.C. 3101 et seq. If you die, we will extend the time periods. If you timely request additional funds after the due date of the change.

We will extend the time periods. If you timely request additional funds after the due date of the change.

We will provide you with the results of our investigation within 10 business days if the transfer involved a new account) for the amount you think is in error, so that you will
YOUR ABILITY TO WITHDRAW FUNDS

This policy is to inform you that you can receive your cash, check, and electronic direct deposits available to you immediately.

You may make withdrawals of principal before maturity only if we notify you at the time you make your deposit. We will also tell you at maturity if we delay your ability to withdraw funds for any of these reasons.

Compounding and crediting - Dividends will begin to accrue on the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Minimum balance requirement - No minimum balance requirements apply to this account.

The minimum required to open this account is the purchase of a share in the credit union. You may make withdrawals of principal from your account before maturity only if we notify you at the time you make your deposit. We will also tell you at maturity if we delay your ability to withdraw funds for any of these reasons.

Dividends will begin to accrue on the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

SPECIAL RULES FOR NEW ACCOUNTS

Eligibility Requirements - To qualify for "Rock Student" rewards, you must meet the following during the month of the "qualification cycle".

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If we are not going to make all of the funds from your deposit available immediately, we will notify you at the time you make the deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our branches, but you decide to open an account, we will tell you the premises where we will mail you your notice by the day after we make the deposit.

If you need the funds from the deposit right away, you should ask us when the next business day will be.

To qualify for the Rock Student account, you must have had at least 10 or more years of Greater Nevada Credit Union for 10 or more years.

Eligibility Requirements - To qualify for "Aspire Checking" rewards, you must meet the following during the month of the "qualification cycle".

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If we are not going to make all of the funds from your deposit available immediately, we will notify you at the time you make the deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our branches, but you decide to open an account, we will tell you the premises where we will mail you your notice by the day after we make the deposit.

If you need the funds from the deposit right away, you should ask us when the next business day will be.

The minimum required to open this account is the purchase of a share in the credit union. You may make withdrawals of principal from your account before maturity only if we notify you at the time you make your deposit. We will also tell you at maturity if we delay your ability to withdraw funds for any of these reasons.

Dividends will begin to accrue on the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Minimum balance requirement - No minimum balance requirements apply to this account.

The minimum required to open this account is the purchase of a share in the credit union. You may make withdrawals of principal from your account before maturity only if we notify you at the time you make your deposit. We will also tell you at maturity if we delay your ability to withdraw funds for any of these reasons.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Minimum balance requirement - No minimum balance requirements apply to this account.

The minimum required to open this account is the purchase of a share in the credit union. You may make withdrawals of principal from your account before maturity only if we notify you at the time you make your deposit. We will also tell you at maturity if we delay your ability to withdraw funds for any of these reasons.

Dividends will begin to accrue on the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Minimum balance requirement - No minimum balance requirements apply to this account.

The minimum required to open this account is the purchase of a share in the credit union. You may make withdrawals of principal from your account before maturity only if we notify you at the time you make your deposit. We will also tell you at maturity if we delay your ability to withdraw funds for any of these reasons.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Minimum balance requirement - No minimum balance requirements apply to this account.

The minimum required to open this account is the purchase of a share in the credit union. You may make withdrawals of principal from your account before maturity only if we notify you at the time you make your deposit. We will also tell you at maturity if we delay your ability to withdraw funds for any of these reasons.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Minimum balance requirement - No minimum balance requirements apply to this account.

The minimum required to open this account is the purchase of a share in the credit union. You may make withdrawals of principal from your account before maturity only if we notify you at the time you make your deposit. We will also tell you at maturity if we delay your ability to withdraw funds for any of these reasons.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Minimum balance requirement - No minimum balance requirements apply to this account.

The minimum required to open this account is the purchase of a share in the credit union. You may make withdrawals of principal from your account before maturity only if we notify you at the time you make your deposit. We will also tell you at maturity if we delay your ability to withdraw funds for any of these reasons.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Minimum balance requirement - No minimum balance requirements apply to this account.

The minimum required to open this account is the purchase of a share in the credit union. You may make withdrawals of principal from your account before maturity only if we notify you at the time you make your deposit. We will also tell you at maturity if we delay your ability to withdraw funds for any of these reasons.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Minimum balance requirement - No minimum balance requirements apply to this account.

The minimum required to open this account is the purchase of a share in the credit union. You may make withdrawals of principal from your account before maturity only if we notify you at the time you make your deposit. We will also tell you at maturity if we delay your ability to withdraw funds for any of these reasons.
Rate Information:
The dividend rate and annual percentage yield may change at any time, as determined by the credit union asset and liability committee.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account each month.

Dividend period - For this account type, the dividend period is monthly.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the maturity date. If your account has an original maturity of two years or less: The penalty we may impose will equal 90 days dividends on the amount withdrawn subject to penalty. There is a five business day grace period following the maturity of this account during which you may withdraw without incurring an early withdrawal penalty.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - If your account has an original maturity of two years or less: The penalty we may impose will equal 90 days dividends on the amount withdrawn subject to penalty. After the account is opened, you may not make additions into the account until the date stated in your application.

Minimum balance requirements: The minimum balance required to open this account is $1,000.00. You can only withdraw dividends before maturity if you make arrangements with us for periodic payments of dividends in lieu of crediting.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - If your account has an original maturity of two years or less: The penalty we may impose will equal 90 days dividends on the amount withdrawn subject to penalty. After the account is opened, you may not make additions into the account until the date stated in your application.

Minimum balance requirements: The minimum balance required to open this account is $1,000.00. You can only withdraw dividends before maturity if you make arrangements with us for periodic payments of dividends in lieu of crediting.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - If your account has an original maturity of two years or less: The penalty we may impose will equal 90 days dividends on the amount withdrawn subject to penalty. After the account is opened, you may not make additions into the account until the date stated in your application.

Minimum balance requirements: The minimum balance required to open this account is $1,000.00. You can only withdraw dividends before maturity if you make arrangements with us for periodic payments of dividends in lieu of crediting.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - If your account has an original maturity of two years or less: The penalty we may impose will equal 90 days dividends on the amount withdrawn subject to penalty. After the account is opened, you may not make additions into the account until the date stated in your application.

Minimum balance requirements: The minimum balance required to open this account is $1,000.00. You can only withdraw dividends before maturity if you make arrangements with us for periodic payments of dividends in lieu of crediting.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - If your account has an original maturity of two years or less: The penalty we may impose will equal 90 days dividends on the amount withdrawn subject to penalty. After the account is opened, you may not make additions into the account until the date stated in your application.

Minimum balance requirements: The minimum balance required to open this account is $1,000.00. You can only withdraw dividends before maturity if you make arrangements with us for periodic payments of dividends in lieu of crediting.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - If your account has an original maturity of two years or less: The penalty we may impose will equal 90 days dividends on the amount withdrawn subject to penalty. After the account is opened, you may not make additions into the account until the date stated in your application.
CASH BACK ACCOUNT

Eligibility Requirements - To qualify for “Cash Back Checking” rewards, you must perform the following during the monthly “qualification cycle”:

• have at least 9 debit card purchases post and clear
• receive your monthly statement electronically
• have at least 1 direct deposit post and clear

“Qualification Cycle” means a period beginning one day prior to the first day of the month and ending one day prior to the last day of the month. (ex. July 31-August 30 for August statement).

Interest rate information - This account is non-interest earning.

Account rewards - If you have met the eligibility requirements for the month, we will:

• Reimburse domestic ATM fees up to $15.00 per month
• Give 1% cash back on up to $1,000 of purchases made using your Greater Nevada Credit Union Visa® debit card (maximum $10.00 monthly reward).

Fees and charges:

There is a monthly service charge associated with this account if all eligibility requirements are not met (see fee schedule).

Statements and notifications - To be eligible for this account, you must receive your statement and account notifications electronically.

STUDENT CASH BACK ACCOUNT

Eligibility Requirements - “Student Cash Back Checking” is available to students enrolled in school, age 14-24. There is no monthly service charge, however, to qualify for cash back rewards, you must perform the following during the monthly “qualification cycle”:

• have at least 6 debit card purchases post and clear
• receive your monthly statement electronically

“Qualification Cycle” means a period beginning one day prior to the first day of the month and ending one day prior to the last day of the month. (ex. July 31-August 30 for August statement).

Interest rate information - This account is non-interest earning.

Account rewards - If you have met the eligibility requirements for the month, we will:

• Give 1% cash back on up to $1,000 of purchases made using your Greater Nevada Credit Union Visa® debit card (maximum $10.00 monthly reward).

Fees and charges:

There is no monthly service charge associated with this account.

Statements and notifications - To be eligible for this account’s rewards, you must receive your statement and account notifications electronically.

Fee Schedule - effective January 1, 2019

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Connect Checking (Monthly Service Charge)</td>
<td>$4.00</td>
</tr>
<tr>
<td>Rock Checking (Monthly Service Charge)</td>
<td>$10.00</td>
</tr>
<tr>
<td>Student Rock Checking (Monthly Service Charge)</td>
<td>$3.00</td>
</tr>
<tr>
<td>Aspire Checking (Monthly Service Charge)</td>
<td>$15.00</td>
</tr>
<tr>
<td>Student Cash Back Checking</td>
<td>Free</td>
</tr>
<tr>
<td>Cash Back Checking (Monthly Service Charge)</td>
<td>$10.00</td>
</tr>
<tr>
<td>Money Market (Minimum Balance Fee)</td>
<td>$10.00</td>
</tr>
<tr>
<td>Non-Proprietary ATM fee (Foreign ATM Fee)</td>
<td>$3.00</td>
</tr>
<tr>
<td>ACH Reject Fee</td>
<td>$10.00</td>
</tr>
<tr>
<td>Transfer of funds by telephone (PA T excluded)</td>
<td>$2.00</td>
</tr>
<tr>
<td>Draft printing (fee depends on style of draft ordered)</td>
<td>$5.00</td>
</tr>
<tr>
<td>Temporary checks</td>
<td>$5.00</td>
</tr>
<tr>
<td>Membership entrance fee (waived for Savvivaurus and Minor accounts)</td>
<td>$5.00</td>
</tr>
<tr>
<td>Credit Union check (each)</td>
<td>$6.00</td>
</tr>
<tr>
<td>Deposited checks (and other items) returned unpaid (each)</td>
<td>$20.00</td>
</tr>
<tr>
<td>Escalation fee</td>
<td>$50.00</td>
</tr>
<tr>
<td>Single service account (Per month fee waived for minor accounts and those accounts with active additional deposit products, loans, direct deposits or a minimum daily balance of at least $200.00)</td>
<td>$5.00</td>
</tr>
<tr>
<td>Non-member check cashing fee</td>
<td>$5.00 or 2% each check whichever is greater</td>
</tr>
<tr>
<td>Overdraft (maximum charge per day)</td>
<td>$10.00</td>
</tr>
<tr>
<td>Nonsufficient funds item, paid or unpaid (each)</td>
<td>$35.00</td>
</tr>
<tr>
<td>Account activity printout/statement copy</td>
<td>$5.00</td>
</tr>
<tr>
<td>Stop payments (all items)</td>
<td>$30.00</td>
</tr>
<tr>
<td>Check or credit card payment by phone</td>
<td>$10.00</td>
</tr>
<tr>
<td>Wire transfer</td>
<td></td>
</tr>
<tr>
<td>Incoming (domestic)</td>
<td>$15.00</td>
</tr>
<tr>
<td>Incoming (foreign)</td>
<td>$15.00</td>
</tr>
<tr>
<td>Outgoing (domestic)</td>
<td>$25.00</td>
</tr>
<tr>
<td>Outgoing (foreign)</td>
<td>$45.00</td>
</tr>
<tr>
<td>Domestic Collection item (each)</td>
<td>$25.00</td>
</tr>
<tr>
<td>Foreign Collection item (each)</td>
<td>$40.00</td>
</tr>
<tr>
<td>Copy of draft (or excess of two per month) (each)</td>
<td>$3.00</td>
</tr>
<tr>
<td>Express handling fee (under one pound) (per package)</td>
<td>$25.00</td>
</tr>
<tr>
<td>Annual Custodial Fee for IRAs and HSAs</td>
<td>$20.00</td>
</tr>
<tr>
<td>Verification of deposit</td>
<td>$20.00</td>
</tr>
<tr>
<td>Levy/Garnishment</td>
<td>$75.00</td>
</tr>
<tr>
<td>On-line Bill Pay</td>
<td>Free</td>
</tr>
</tbody>
</table>

Excessive Withdrawal (For savings and money market accounts, withdrawals in excess of six withdrawals per month, excludes ATM or in-branch withdrawals) | $10.00 |

We truly value your membership. Please feel free to contact our Member Resource Center at 775-882-2060 or 800-421-6674, visit us online at www.gncu.org or visit your nearest branch. If you have any additional questions or would like additional information.