



Business Accounts Fee Schedule

Effective May 19, 2025

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

MAINTENANCE:

| | |
|---|---------|
| Membership Entrance Fee | \$5.00 |
| Account Activity Printout/Statement Copy | \$5.00 |
| Copy of Check Image (<i>in excess of two per month</i>) | \$3.00 |
| Dormant Account (<i>per month after 12 months</i>) | \$5.00 |
| Verification of Deposit | \$20.00 |
| Garnishment / Levy (<i>processing fee</i>) | \$75.00 |

SIMPLE BUSINESS ACCOUNT:

| | |
|--|---------|
| Monthly Service Fee | \$15.00 |
| <i>Waived with minimum daily balance of \$5,000.</i> | |
| Per Item Charge | \$0.35 |
| <i>For each electronic deposit, check deposited, check paid, or ACH debit or credit in excess of 500 during the statement cycle.</i> | |
| Cash Processed Fee | \$0.25 |
| <i>Per each \$100 after a \$20,000 allowance.</i> | |
| Earned Credit Rate (<i>per debit card purchase over \$25.00</i>) | \$0.20 |
| <i>Credits can be earned to a maximum value of offsetting service charges.</i> | |
| <i>Excess credits will not be paid or rolled over.</i> | |

MICRO BUSINESS ACCOUNT:

| | |
|--|--------|
| Monthly Service Fee | \$8.00 |
| <i>Waived with minimum daily balance of \$1,000.</i> | |
| Per Item Charge | \$0.35 |
| <i>For each electronic deposit, check deposited, check paid, or ACH debit or credit in excess of 100 during the statement cycle.</i> | |
| Cash Processed Fee | \$0.25 |
| <i>Per each \$100 after a \$5,000 allowance.</i> | |
| Earned Credit Rate (<i>per debit card purchase over \$25.00</i>) | \$0.20 |
| <i>Credits can be earned to a maximum value of offsetting service charges.</i> | |
| <i>Excess credits will not be paid or rolled over.</i> | |

ANALYZED BUSINESS ACCOUNT:

| | |
|--|-------------------------------|
| Monthly Service Fee | \$20.00 |
| Per Item Charge | \$0.15 |
| <i>For each electronic deposit, check deposited, check paid, or ACH debit or credit.</i> | |
| Cash Processed Fee (<i>per \$100 processed</i>) | \$0.25 |
| Earned Credit Rate | 0.07% Annual Percentage Yield |
| <i>Credits can be earned to a maximum value of offsetting service charges.</i> | |
| <i>Excess credits will not be paid or rolled over.</i> | |

COMMERCIAL SHARE SAVINGS ACCOUNT:

| | |
|---|---------|
| Excessive Withdrawal (each) Temporarily waived | \$10.00 |
| <i>In excess of six withdrawals per month; excludes ATM or in-branch withdrawals.</i> | |



BUSINESS MONEY MARKET ACCOUNT:

| | |
|---|---------|
| Money Market, Minimum Balance Fee (<i>per month</i>) | \$10.00 |
| <i>Assessed when the minimum daily balance falls below \$2,500 at any time.</i> | |
| Excessive Withdrawal (<i>each</i>) Temporarily waived | \$10.00 |
| <i>In excess of six withdrawals per month.</i> | |

CANNABIS BANKING:

| Direct CRB Pricing | Tier 1 | Tier 2 | Tier 3 |
|---------------------|----------|-----------|-------------|
| Set Up Fee | \$1,000 | \$1,000 | \$1,000 |
| Monthly Fee | \$500 | \$750 | \$1,000 |
| Transaction Limit* | 100 | 500 | Unlimited |
| Balance Requirement | \$10,000 | \$100,000 | \$1,000,000 |
| Low Balance Fee** | \$250 | \$500 | \$750 |

*\$1.00 per transaction over limited quantity.

**Assessed if monthly average balance not met.

CASH MANAGEMENT SERVICES:

| | |
|---|---------|
| Remote Deposit Capture Monthly Fee | \$40.00 |
| Per Item | \$0.15 |
| ACH Origination Monthly Fee | \$20.00 |
| Per Item | \$0.15 |
| Positive Pay Monthly Fee (<i>per account</i>) | \$50.00 |

OVERDRAFT, RETURNED and STOP PAYMENT ITEMS:

| | |
|--|---------|
| Non-Sufficient Funds Item, paid or unpaid (<i>per presentment</i>) | \$35.00 |
| Transfer to Cover NSF | \$5.00 |
| Max Overdraft Access | \$35.00 |
| Overdraft (<i>maximum charge per day</i>) | \$10.00 |
| Returned Deposit Item (<i>each</i>) | \$20.00 |
| ACH Rejected Item Fee | \$10.00 |
| Stop Payment Item (<i>each</i>) | \$30.00 |
| Collection Items | |
| Domestic | \$25.00 |
| Foreign | \$40.00 |

DEBIT CARD FEES:

| | |
|--|----------|
| Non-Proprietary ATM fee (<i>foreign ATM fee</i>) | \$3.00 |
| Replacement Debit Card (<i>after one free card per year</i>) | \$8.00 |
| Expedited Card Request | \$100.00 |

WIRES, TRANSFERS, and PAYMENTS:

| | |
|--|---------|
| Wire Transfer (<i>per transaction</i>) | |
| Incoming Domestic | \$15.00 |
| Incoming Foreign | \$20.00 |
| Outgoing Domestic | \$30.00 |
| Outgoing Foreign | \$45.00 |
| Locator Fee Service | \$5.00 |



ANCILLARY PRODUCTS:

| | |
|---|---------|
| Cashier's Check (<i>each</i>) | \$10.00 |
| Notary Fee (<i>per notarization</i>) | \$5.00 |
| Record Research (<i>per hour; one-hour minimum</i>) | \$25.00 |

SAFE DEPOSIT BOXES:

| | |
|---|----------|
| Safety Deposit Boxes (<i>Annual fee, paid in advance</i>) | |
| 2" x 5" | \$25.00 |
| 3" x 5" | \$25.00 |
| 5" x 5" | \$40.00 |
| 3" x 10" | \$50.00 |
| 5" x 10" | \$75.00 |
| 5" x 15" | \$85.00 |
| 10" x 10" | \$100.00 |
| 15" x 10" | \$150.00 |
| Safety Deposit Box Key Fee (<i>refunded if both keys returned at closure</i>) | \$15.00 |

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.