



Personal 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 (<i>waived for Youth accounts</i>)	\$5.00
Account Activity Printout/Statement Copy.....	\$5.00
Verification of Deposit (<i>each, for written third party requests</i>)	\$20.00
Levy/Garnishment	\$75.00
Escheatment Fee	\$50.00

SHARE ACCOUNT:

Single Service Account (<i>monthly service charge*</i>)	\$5.00
<i>*Waived for Youth accounts and those accounts with active additional deposit products, loans, direct deposits, or a minimum daily balance of at least \$200.</i>	
Excessive Withdrawal (<i>each*</i>) Temporarily waived	\$10.00
<i>*In excess of six withdrawals per month; excludes ATM or in-branch withdrawals.</i>	

SHARE DRAFT CHECKING:

Student Cash Back Checking.....	Free
Connect Checking (<i>monthly service charge*</i>)	\$5.00
<i>*Waived with 6 or more debit card purchases during each monthly statement cycle, or for members ≥65 years of age or 10 or more years of continuous GNCU membership.</i>	
Rock Checking (<i>monthly service charge*</i>)	\$10.00
<i>*Waived with 1 ACH deposit, eStatements and 9 debit card purchases during each monthly statement cycle.</i>	
Cash Back Checking (<i>monthly service charge*</i>)	\$10.00
<i>*Waived with 1 ACH deposit, eStatements and 9 debit card purchases during each monthly statement cycle.</i>	
Aspire Checking (<i>monthly service charge*</i>)	\$15.00
<i>*Waived with 1 ACH deposit, eStatements and 9 debit card purchases during each monthly statement cycle.</i>	
Copy of Draft/Check (<i>each, in excess of two per month</i>).....	\$3.00
Box of Checks	Varies

MONEY MARKET / IRA / HSA:

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>	
Money Market, Excessive Withdrawals (<i>each*</i>) Temporarily waived	\$10.00
<i>*In excess of six withdrawals per month.</i>	
Annual Custodial Fee for IRAs, Temporarily waived	\$20.00
Transfer Fee for IRAs	\$50.00
Annual Maintenance Fee for HSAs, Temporarily waived	\$20.00

OVERDRAFT, RETURNED and STOP PAYMENT ITEMS:

Deposited Checks (and other items) Returned Unpaid (<i>each</i>)	\$20.00
Overdrawn (<i>negative balance</i>) consumer balance (<i>charge per day</i>).....	\$10.00
Non-Sufficient Funds (NSF) Item, Paid or Unpaid (<i>per presentment</i>)	\$35.00
Max Overdraft Access	\$35.00
Domestic Collection Item (<i>each</i>)	\$25.00
Foreign Collection Item (<i>each</i>)	\$40.00
Stop Payment Order (<i>all items</i>)	\$30.00
ACH Rejected Item Fee	\$10.00

**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
Transfer of Funds by Telephone (<i>P.A.T. excluded</i>)	\$2.00
Loan Payment by Phone	\$10.00
Online Bill Pay	Free

ANCILLARY PRODUCTS:

Temporary Checks	\$5.00
Credit Union Check / Cashier's Check (<i>each</i>)	\$10.00
Expedited Title/Loan Document (<i>per package, less than 1 pound</i>)	\$38.00
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

NON-MEMBER FEES:

Proprietary ATM Fee (<i>for non-members</i>)	\$3.00
Non-Member Check Cashing Fee	\$15.00
Non-Member Notary Fee	\$5.00

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.