



Personal Accounts Fee Schedule

Effective July 1, 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 |
| 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> | |
| 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:

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|--|----------|
| 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:

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|---|----------|
| 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.