

Business Accounts Fee Schedule

Effective January 1, 2026

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

MICRO BUSINESS ACCOUNT:

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

ANALYZED BUSINESS ACCOUNT:

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

**COMMERCIAL SHARE SAVINGS ACCOUNT:**

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

BUSINESS MONEY MARKET ACCOUNT:

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

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 (per account)	.....	\$50.00

OVERDRAFT, RETURNED and STOP PAYMENT ITEMS:

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

DEBIT CARD FEES:

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

WIRES, TRANSFERS, and PAYMENTS:

Wire Transfer (per transaction)		
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 (each)	.....	\$10.00
Notary Fee (per notarization)	.....	\$5.00
Record Research (per hour; one-hour minimum)	.....	\$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.