



## Business Accounts Fee Schedule

Effective January 15, 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
<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 a month.</i>	
Cash Processed Fee .....	\$0.25
<i>Per each \$100 after a \$20,000 allowance.</i>	
Earned Credit Rate ( <i>per debit card purchase \$25.00 or more</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 a month.</i>	
Cash Processed Fee .....	\$0.25
<i>Per each \$100 after a \$5,000 allowance.</i>	
Earned Credit Rate ( <i>per debit card purchase \$25.00 or more</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) <b>Temporarily waived</b> .....	\$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 (per month) .....	\$10.00
<i>Assessed when the minimum daily balance falls below \$2,500 at any time.</i>	
Excessive Withdrawal (each) <b>Temporarily waived</b> .....	\$10.00
<i>In excess of six withdrawals per month.</i>	

**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](http://www.GNCU.org), or visit your nearest branch if you have any additional questions or would like additional information.