

Business Accounts Fee Schedule

Effective October 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	\$1.00
Account Activity Printout/Statement Copy	\$5.00
Copy of Check Image (<i>in excess of two per month</i>)	\$3.00
Dormant/Escheatment Account	\$30.00
<i>Charged if member has not indicated an interest in the account under the applicable state law and the account is escheated to the state.</i>	
Verification of Deposit	\$5.00
Garnishment / Levy (<i>processing fee</i>)	Free

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. 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. 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. Excess credits will not be paid or rolled over.</i>	

Business Accounts Fee Schedule

Effective October 1, 2026

COMMERCIAL SHARE SAVINGS ACCOUNT:

Excessive Withdrawal Free

BUSINESS MONEY MARKET ACCOUNT:

Money Market, Minimum Balance Fee (*per month*) Free

Excessive Withdrawal Free

CASH MANAGEMENT SERVICES:

Remote Deposit Capture Monthly Fee \$40.00

Per Item \$0.25

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*) Free

Transfer to Cover NSF Free

Max Overdraft Access \$25.00

Returned Deposit Item (*each*) Free

ACH Rejected Item Fee Free

Stop Payment Item (*each*) \$15.00

Collection Items

Domestic Free

Foreign Free

DEBIT CARD FEES:

Non-Proprietary ATM fee (*foreign ATM fee*) \$1.50

Replacement Debit Card Free

Expedited Card Request \$100.00

WIRES, TRANSFERS, and PAYMENTS:

Wire Transfer (per transaction)

Incoming Domestic \$10.00

Incoming Foreign \$10.00

Outgoing Domestic \$15.00

Outgoing Foreign \$30.00

Locator Fee Service \$5.00

ANCILLARY PRODUCTS:

Cashier's Check (*each*) \$2.00

Notary Fee (*per notarization*) Free

Record Research (*per hour; one-hour minimum*) \$15.00

Business Accounts Fee Schedule

Effective October 1, 2026

SAFE DEPOSIT BOXES:

Safety Deposit Boxes (*Annual fee, paid in advance*)

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 (*refunded if both keys are returned at closure*)..... \$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.