

Personal 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
Verification of Deposit (<i>each, for written third-party requests</i>)	\$5.00
Levy/Garnishment	Free
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>	

SHARE ACCOUNT:

Single Service Account (<i>monthly service charge</i>)	Free
Excessive Withdrawal (<i>each</i>)	Free

SHARE DRAFT CHECKING:

Student Cash Back Checking (<i>monthly service charge</i>)	Free
Connect Checking (<i>monthly service charge</i>)	Free
Cash Back Checking (<i>monthly service charge</i>)	Free
Aspire Checking (<i>monthly service charge</i>)	Free
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>)	Free
Money Market, Excessive Withdrawals (<i>each</i>)	Free
Annual Custodial Fee for IRAs	Free
Transfer Fee for IRAs	Free
Annual Maintenance Fee for HSAs	Free

OVERDRAFT, RETURNED and STOP PAYMENT ITEMS:

Deposited Checks (and other items) Returned Unpaid	Free
Overdrawn (<i>negative balance</i>) consumer balance (<i>charge per day</i>)	Free
Non-Sufficient Funds (NSF) Item, Paid or Unpaid	Free
Max Overdraft Access	\$25.00
Domestic Collection Item	Free
Foreign Collection Item	Free
Stop Payment Order (<i>all items</i>)	\$15.00
ACH Rejected Item Fee	Free

DEBIT CARD FEES:

Non-Proprietary ATM fee (<i>foreign ATM fee</i>)	\$1.50
Replacement Debit Card	Free
Expedited Card Request	\$100.00

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WIRES, TRANSFERS, and PAYMENTS:

Wire Transfer (<i>per transaction</i>)	
Incoming Domestic	\$10.00
Incoming Foreign	\$10.00
Outgoing Domestic	\$15.00
Outgoing Foreign	\$30.00
Transfer of Funds by Telephone (<i>P.A.T. excluded</i>)	Free
Loan Payment by Phone	\$10.00
Online Bill Pay	Free
Locator Fee Service	\$5.00

ANCILLARY PRODUCTS:

Temporary Checks	Free
Credit Union Check / Cashier's Check (<i>each</i>)	\$2.00
Expedited Title/Loan Document (<i>per package, less than 1 pound</i>)	\$38.00
Record Research (<i>per hour; one-hour minimum</i>)	\$15.00

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 are returned at closure</i>)	\$15.00

NON-MEMBER FEES:

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

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.