



## Personal Fee Schedule Effective December 1st, 2022

ATM Fees	Amount
Deposit Correction	\$2*
Empty Envelope Deposit	\$30*
Service Center Returned	\$6*
Withdrawal – CO-OP & All Other ATMs	6 free per month, \$1 each add'l
Withdrawal – Sooper Owned ATMs	Free

Checking Account Fees	Amount
Account Reopen	\$10*
Check Printing by Harland Clarke	Varies (1 box free semi-annually for SMART Club)
Courtesy Pay	\$30*
Deposited Item Returned	\$10*
NSF – Paid-Item, ACH & Elec. Funds Transfer	\$30*
Service – Interest Checking	\$7 per month <sup>†</sup>
Stop Payment – ACH, Checking & Bill Pay	\$30*
Temporary Checks	\$0.80 <sup>‡§</sup>

Savings Account Fees	Amount
ATM Card	\$10 <sup>¢</sup>
CD Withdrawal Penalty	90 days Interest
Early Withdrawal or Closure – Holiday Club	\$15**
Excessive Withdrawal – Money Market	3 free per month, \$10 each add'l
Excessive Withdrawal – Savings/Share	4 free per month, \$1 each add'l
NSF Transfer from Savings	\$5*
Reopening – Holiday Club	\$5**
Reopening – Savings/Share	\$10*
Withdrawal or Closure – Vacation Club	4 free per year, \$15 each add'l

Safe Deposit Box Fees (At GJ Only)	Amount
3" x 5"	\$29 per year
3" x 10"	\$49 per year
5" x 10"	\$49 per year
10" x 10"	\$99 per year
Change of Lock/Key	\$10*
Drilling of Box	Paid directly to drilling service
Late Payment After 30 Days	\$20*

Other Fees	Amount
Account Reconciliation or Research	\$30 per hour
Cashier's Check – Member	\$5* <sup>§</sup>
Cashier's Check – Non-Member	\$10*
Check Cashing – Non-Member On-Us	\$5*
Dormant Account	\$5 per month after 1 year
Fax Service – Personal, Long Distance	\$2 per page <sup>§</sup>
Foreign Deposit Collection	\$20*
Garnishment	\$10 per garnishment
Items Sent for Collection	\$10*
Legal Process	\$50 per hour
One-Time ACH	\$12*
Paper Statement	\$3*
Photocopy of CU-Issued Check	\$2*
PIN Replacement	\$5*
Plastic Card Replacement	\$20*
Recurring ACH	Free
Returned Mail	\$5*
Rush Order – Plastic Card or PIN Number	\$25*
Shared Branching	6 free per month, \$1 each add'l
Signature Guarantee	\$15*
Skip-A-Pay	\$25*
Subordination for Home Equity	\$150*
Third-Party Check Pay	\$2*

Prepaid Card Fees (Debit, Gift, Travel)	Amount
Gift Card	\$3*
In-Branch Reload	\$2*
Reloadable Debit Card	\$9.99*
Travel Prepaid Card	\$9.99*

Wire Transfer Fees	Amount
Domestic Outgoing	\$20* (\$10* for SMART Club)
Foreign Outgoing	\$40* (\$20* for SMART Club)
Incoming Wire	Free

\*Per occurrence – to include repeat presentation. \*\*Prior to maturity. <sup>†</sup>If \$500 minimum balance is not maintained. <sup>‡</sup>Per sheet of checks (4 checks per sheet). Waived for new accounts opened in last 90 days. <sup>§</sup>Waived for SMART Club. <sup>¢</sup>Per year. Waived for members with a checking account.

Membership required. Fees are subject to change without notice. Accounts subject to approval which may include credit approval. NSF = Non-Sufficient Funds. SMART Club for ages 55+ who keep at least \$2,000 in loan or deposit account balances at any time. We offer Excess Share Insurance which provides up to an additional \$250,000 of insurance once a credit union members' balance exceeds the coverage provided by the primary share insurer (NCUA). Insured by NCUA. Equal Housing Opportunity.