

Business Account Schedule of Fees and Charges

The following Schedule of Fees and Charges is provided as a disclosure to the membership of costs pertaining to the following services:

Business Share Draft Checking Accounts

My Business Checking-Service Fee	Free
Item Fee	\$ 0.25 per item after 100 items
My Business Checking Plus-Service Fee	\$12.00 per month
Item Fee	\$ 0.25 per item after 250 items
My Business Checking Prime-Service Fee	\$36.00 per month
Item Fee	\$ 0.25 per item after 500 items

Business Money Market Account and Savings Accounts

Excess Withdrawal (assessed after 6 per month)	\$10.00 per occurrence
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Business Term Share Certificates

Early Withdrawal Fee	\$25.00
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Online Banking & Bill Payment

Monthly Service Fee (unlimited transactions)	Free
Bill Pay Stop Payment	\$28.00 per item
Bill Pay Payroll Transaction	\$ 0.50 per item
Bill Pay Inactivity Fee (after three months' inactivity)	\$6.00 per month

Business Visa Check Plus Card

Card Replacement	\$5.00 per card
Foreign Transactions (International)	1% of each transaction in U.S. Dollars
Non-Proprietary ATM Transaction	\$1.50 per transaction
Overdraft	\$28.00 per overdraft

General Fees

Accounts closed within 180 days of opening	\$10.00
ACH Return	\$28.00 per presentment
ACH Stop Payment	\$28.00 per item
Shared Branching Return Item	\$15.00 per item
Currency Strap Order	\$ 0.40 per strap
Rolled Coin Orders	\$ 0.20 per roll
Check Cashing-Non-Members	\$5.00 per item
Check Copy	\$2.00 per item
Check Order	Prices Vary
Collection Item	\$25.00 per item + bank fee
Garnishment or Levy Processing fee	\$30.00 per occurrence
Inactive Account (\$250.00 and under)	\$5.00 per month
Insufficient Funds Fee	\$28.00 per presentment
Notary Service	Free
Official Check	\$2.00 per item
Official Check Stop Payment/Reissue/Stale-Dated	\$28.00 per item
Paper Statement Fee	Free
Payment by phone-expedited fee	\$10.00 per payment
Research (one hour minimum)	\$20.00 per hour + vendor fee
Returned Deposit Item	\$10.00 per presentment
Statement Copy-Account	\$4.00 per statement
Statement Copy-Credit Card	\$4.00 per statement
Stop Payment Fee	\$28.00 per item or series
Temporary Checks (charged in increments of 4)	\$1.00 per increment
Transaction Printout	\$1.00 per copy

Safe Deposit Boxes

Forced Service Entry	\$250.00 per occurrence
Key Deposit	\$20.00 per box
Sizes and Annual Leasing Fee	Per box (availability varies)
3x5...\$15.00 3x10...\$25.00 5x5...\$30.00 5x10...\$40.00 10x10...\$60.00	

Other

Money Order	\$1.00 per item
Zipper & Lock Bank Bag	\$20.00 per bag
Zipper Bank Bag (with each new GFCU business account)	Free-1 zipper bag
Zipper Bank Bag (additional bags)	\$5.00 per bag

Wires and Transfers

Wires (International)	\$40.00 per wire
Wires (Domestic)	\$10.00 per wire
Incoming Wires	\$3.00 per wire