



Generations Community
Federal Credit Union
P.O. Box 791870
San Antonio, TX 78279-1870
210-229-1128

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:

Share Draft Checking Accounts

MyAdvantage Checking Account Fee	\$5.95 per month
MyAdvantage Plus Checking Account Fee	\$8.95 per month
Basic Checking Account Fee	Free
Option Checking Account Fee	\$8.00 per month
Privilege Pay Overdraft (PPAY) *assessed on available balance	\$28.00 per overdraft
Insufficient Funds (NSF)	\$28.00 per presentment
Stop Payment	\$28.00 per item or series

Money Market Account

Excess Withdrawal (assessed after 6 per month)	\$10.00 per occurrence
Insufficient Funds (NSF)	\$28.00 per presentment
Stop Payment Fee	\$28.00 per item or series

Certificate of Deposits

Early withdrawal fee	\$25.00
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Online Banking & Bill Payment

Check Copy	\$25.00 per item
Monthly Service Fee (unlimited transactions)	Free
Stop Payment	\$28.00 per item
Bill Pay Inactivity Fee (assessed after 90 days of inactivity)	\$10.00 per month
GEN Pay Late Fee	\$5.00 per occurrence

General Fees

Card Replacement	\$5.00 per card
Foreign Transactions (International)	1% of each transaction in US Dollars
Non-Proprietary ATM Transaction	\$1.50 per transaction
Overdraft	\$28.00 per overdraft
Privilege Pay Overdraft (PPAY)	\$28.00 per overdraft
ACH Return	\$28.00 per presentment
ACH Stop Payment	\$28.00 per item
Shared Branch Return Item	\$15.00 per item
Account closed within 90 days of opening	\$10.00
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
Inactive Account (\$250.00 and under)	\$5.00 per month
Garnishments/Levy's	\$25.00 per occurrence
Medallion Signature Guarantee	Free
Monthly Paper Statement (Fee effective December 1, 2015)	\$2.00 per statement
Notary Service	Free
Official Check	\$2.00 per item
Official Check Stop Payment/Reissue/Stale-Dated	\$28.00 per item
Payment by phone-expedited fee	\$10.00 per payment
Research (one hour minimum)	\$20.00 per hour + vendor fee
Returned Deposit Item	\$28.00 per presentment
Skip-a-Payment (loan must have 6-month(s) pay history to qualify)	\$25.00 per eligible loan
Statement Copy: Account	\$4.00 per statement
Statement Copy: Credit Card	\$4.00 per statement
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 Fees:	Per box
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	\$5.00 per bag

Wires & Transfers

Wire (international)	\$40.00 per wire
Wire (domestic)	\$10.00 per wire

