

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	\$ 0.20 per item after 250 items
My Business Checking Plus – Service Fee	\$10.00 per month
Item Fee	\$ 0.20 per item after 500 items
Return Fee NSF Check	\$28.00 per overdraft
Stop Payment	\$28.00 per item or series

Business Money Market Account

Excess Withdrawal (assessed after 6 per month)	\$10.00 per occurrence
Return NSF Check	\$28.00 per overdraft
Stop Payment Fee	\$28.00 per item or series

Business Term Share Certificates

Early Withdrawal Fee	\$25.00
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Online Banking & Bill Payment

Monthly Service Fee (unlimited transactions)	Free
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

Account closed within 180 days of opening	\$10.00
ACH Return	\$28.00 per item
ACH Stop Payment	\$28.00 per item
Shared Branch 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
Notary Service	Free
Official Check	\$2.00 per item
Official Check Stop Payment	\$28.00 per item
Payment by Phone	\$10.00 per payment
Research (one hour minimum)	\$20.00 per hour + vendor fee
Returned Deposit Item	\$5.00 per item
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
5x10	\$40.00
10x10	\$60.00

Other

Money Order	\$1.00 per item
Zipper & Lock Bank Bag	\$15.00 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 & Transfers

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

