BUSINESS SCHEDULE OF CURRENT CHARGES

ACCOUNT FEES	FEE
Checking Packages	
Business Interest with balance below $50,000	$50.00 per month
Business Premium with balance below $5,000	$25.00 per month
DBA Accounts† (opened prior to 12/31/03) with balance below $5,000	$6.50 per month
Electronic Checking† - more than 6 branch visits	$10.00 per month
Partner Checking† (opened prior to 2/1/12) with combined balances below $50,000	$20.00 per month
Small Business Checking† (opened prior to 2/1/12) with balance below $500	$10.00 per month
Excess Cash Transaction Charge	$1.00 per $1,000
Excess Non-cash Transaction Charge	$0.10 per item
Negative Balance Fee (after 6 days)	$6.00
NSF (courtesy pay items - check, ACH or debit card)	$35.00
NSF (returned items - check, ACH or debit card)	$35.00
Overdraft Transfer	$8.00
Returned Item	$12.50
Returned Self to Self Item	$35.00
Stop Payment (Check or ACH)	$35.00
Stop Payment Removal	$10.00

MEMBERSHIP	FEE
Abandoned Property	$60.00
Bad Address	$10.00 per month
Below Minimum Relationship	$7.00 per month
Closed Account Within 180 Days	$25 (or balance if <$25)
Inactive/Dormant Member Account	$15.00 per month

OTHER SERVICES	FEE
Bill Pay	
Interest charge related to the collection of unpaid amounts	1.50% monthly interest**
Overnight Payment	$20.00
Cash and Coin Orders	$3.00 per order
Check Copies	$2.00
External Card Loan Payment	$12.00
Foreign Collection Item	$50.00+ actual cost
Garnishment/Levy Fee	$50 per incident
Mailed Statement	$6.00
Money Order	$4.00
Official Check	$6.00
Online External Transfer	$2.00†
Overnight Delivery	$15.00
Research	$1.00 pg/$20.00hr
Safe Deposit Box Rental	$50.00 – $135.00
Shared Branch Transactions	$3.00 per day
Statement Copy Fee	$6.00 per month
Temporary Check Fee	$5.00 per order
Wire Transfer	
Incoming	$10.00
International Outgoing	$50.00
Outgoing	$25.00
Returned ACH/Wire	$35.00

ATM/DEBIT	FEE
ATM Withdrawal (all other networks)	$3.00
Card Replacement	$5.95
Foreign Currency Conversion	1.00% of US dollar transaction amount
Foreign Non-Currency Conversion	0.80% of US dollar transaction amount
Inquiries (all other networks)	$1.00*††
Point of Sale Denial	$2.00
Rush Card	$25.00

*Balance inquiries at GTE, CO-OP, or Presto Network ATMs are free

**In using the Bill Pay Service, including related Bill Pay Services, you are requesting the Bill Pay Service to make payments for you from your Payment Account. If we are unable to complete the transaction for any reason associated with your Payment Account, the transaction may not be completed. In some instances, you will receive a return notice from the Bill Pay Service. In such case, you agree that for any amount not reimbursed to the Bill Pay Service within fifteen (15) days of the initial notification, a late charge equal to 1.50% monthly interest or the legal maximum, whichever rate is lower, for any unpaid amounts may be imposed.

† Product no longer offered

• All charges are per occurrence, per page, or per item, unless otherwise noted. All per hour charges are at a minimum of one hour. Fees are subject to change.

Federally insured by NCUA.

711 E. Henderson Ave.,Tampa, FL 33602 | P.O. Box 172599, Tampa, FL 33672-0599 | 813.871.2690

gtefinancial.org