



## Member Schedule of Current Charges

ACCOUNT FEES	FEE	OTHER SERVICES	FEE
Go Premium Checking Monthly Fee	\$4.95 per month	Assisted Funds Transfer	\$5.00 per occurrence <sup>7</sup>
Go Full Access Checking Fee	\$4.95 per month <sup>3</sup>	Bill Pay	
Go Further Checking Fee	\$9.95 per month <sup>3</sup>	Interest charge related to the collection of unpaid amounts	1.50% monthly interest <sup>2</sup>
Negative Balance Fee (after 6 days)	\$6.00	Overnight Payment	\$20.00 per occurrence <sup>7</sup>
NSF (courtesy pay items – check, ACH or debit card)	\$35.00 per occurrence <sup>5,7</sup>	Check Copies	\$2.00 per check
NSF (returned items – check, ACH or debit card)	\$35.00 per occurrence <sup>7</sup>	Early Paycheck ACH	\$3.00 per occurrence <sup>7</sup>
Overdraft Transfer	\$8.00 per occurrence <sup>4,7</sup>	External Source Loan Payment	\$12.00 per occurrence <sup>7</sup>
Returned Item	\$12.50 per occurrence <sup>7</sup>	Foreign Collection Item	\$50.00 actual cost
Returned Self to Self Item	\$35.00 per occurrence <sup>7</sup>	Garnishment/Levy Fee	\$50.00 per incident
Stop Payment (Check or ACH)	\$35.00 per occurrence <sup>7</sup>	Gift Card Purchase	\$3.95 per card
Stop Payment Removal	\$10.00 per occurrence <sup>7</sup>	HSA Service Fee	\$2.50 per month
<b>MEMBERSHIP</b>	<b>FEE</b>	IRA Transfer (outgoing)	\$50.00 per occurrence <sup>7</sup>
Abandoned Property	\$60.00 per account	Loan Coupon Book Request	\$10.00 per book
Bad Address	\$10.00 per month	Loan Late Payment	5% of amount due with a minimum of \$30
Below Minimum Relationship	\$7.00 per month	Mailed Statement	\$6.00 per statement <sup>1</sup>
Closed Account Within 180 Days	\$25 or balance if <\$25	Money Order	\$4.00 per money order
Inactive/Dormant Member Account	\$15.00 per month <sup>1</sup>	Official Check	\$6.00 per check
<b>ATM/DEBIT</b>	<b>FEE</b>	Online External Transfer	\$2.00 per occurrence <sup>7</sup>
ATM Withdrawal (all Non-GTE networks)	\$3.00 per occurrence <sup>7</sup>	Overnight Delivery	\$15.00 per occurrence <sup>7</sup>
Card Replacement	\$5.95 per card	Research	\$1.00 pg / \$20.00 hr
Foreign Currency Conversion	1.00% of US dollar trans amount	Shared Branch Transactions	\$3.00 per day
Foreign Non-Currency Conversion	0.80% of US dollar trans amount	Statement Copy Fee	\$6.00 per month
Inquiries (other ATM networks)	\$1.00 per occurrence <sup>6,7</sup>	Temporary Check Fee	\$5.00 per order
Point of Sale Denial	\$2.00 per occurrence <sup>7</sup>	Verification of Deposit	\$15.00 per occurrence <sup>7</sup>
Rush Card	\$25.00 per request	Wire Transfer	
		Domestic Outgoing	\$25.00 per wire
		Incoming	\$10.00 per wire
		Incoming (mortgage payoff)	\$14.95 per wire
		Returned ACH/Wire	\$35.00 per occurrence <sup>7</sup>
		Youth Card Purchase	\$4.95 per card
		Youth Card Reload (Community Financial Center reload only)	\$4.00 per occurrence <sup>7</sup>

<sup>1</sup> Fee waived for primary account members under 18. <sup>2</sup> 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. <sup>3</sup> Fee waived if monthly usage requirements are met. See terms and conditions for Go Checking accounts in the Account Disclosure for additional details. <sup>4</sup> Fee waived for members under 12 and over 65 <sup>5</sup> The full amount of the overdraft balance plus related fees will be due immediately, but in no event more than 14 days after the date of the occurrence. Fee applies to checks, ACH and electronic payments, debit purchases, point of sale purchases, ATM withdrawals, and any transaction resulting in a negative balance. Courtesy Pay will not cover transactions if a member is opted out of the program, is not opted into Reg E for debit card purchases, or amount exceeds Courtesy Pay balance. <sup>6</sup> Balance inquiries at GTE, CO-OP, or Presto Network ATMs are free) <sup>7</sup> Fee is incurred per occurrence. For Overdraft Fees and Returned Item Fees, an occurrence means each time an account experiences an NSF situation due to GTE's payment or return of a item regardless of whether GTE has previously paid or returned the same item and regardless of whether the member has previously incurred an Overdraft Fee or Returned Item Fee for the same item. For all other fees, occurrence means each time the event giving rise to the fee takes place. (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.)