



### Account Related Fees

■ Account Reconciliation/Research Fee - per hour, minimum 1 hour.....	\$25.00
■ Bad Address Fee - Returned Mail.....	\$10.00
■ Bill Payment & Online/Mobile Banking.....	FREE
■ Christmas Club Early Withdrawal Fee - per withdrawal.....	\$10.00
■ Early Account Closure Fee - if closed within 3 months of opening.....	\$10.00
■ Inactive Account Fee - per month after no activity for one year. Share account balance of \$500 or greater, or if less than 18 years of age, no fee applied.....	\$5.00
■ IRA Savings & IRA Certificate Withdrawal Fee - First 4 per year FREE, then per withdrawal after.....	\$10.00
■ Money Market Low Balance Fee - if balance goes below \$2,500 minimum balance requirement.....	\$15.00
■ Stop Payment Fee - Draft, ACH, or Official Check.....	\$33.00

### Card Related Fees (ATM/Debit Cards)

■ Non-Sufficient Funds (NSF) Fee - PAID ATM/Debit Card - (Opt-In Required for ATM/One-Time Debit Items).....	\$33.00
■ ATM - Foreign Transactions Fee (Non-GHFCU) and Foreign Inquiry Fee, per Transaction:	
○ Classic Checking.....	\$2.00
○ Heritage Checking - 1st two free each month, with Direct Deposit; fee applies thereafter.....	\$2.00
○ Phoenix Checking.....	\$2.00
○ Premier/E-Account Checking.....	FREE
○ Savings.....	\$2.00
■ ATM/Debit Card Replacement Fee.....	\$10.00
■ Bad Address Fee - Returned Cards (ATM/Debit Cards).....	\$15.00

### Checking Account Related Fees

■ Check Copy Fee.....	\$3.00
■ Check Printing Fee - One FREE box per calendar year; GHFCU Specialty Checks with Direct Deposit when ordered through a GHFCU representative. Excludes Money Market Checks. E-Account/Phoenix Checking - Check Costs Vary by Style.....	Varies
■ Counter Checks Fee - first 3 sheets free at checking account opening, per sheet charge thereafter.....	\$1.00 per sheet of 4
■ Monthly Service Fee Checking Accounts:	
○ Classic Checking.....	FREE
○ E-Account Checking.....	FREE
○ Heritage Checking - FREE with Direct Deposit or min. \$400 balance met, if not.....	\$5.00
○ Phoenix Checking.....	FREE
○ Premier Checking - FREE with Direct Deposit or min. \$2,500 balance met, if not.....	\$6.00

### Collections Related Fees

■ Account Requalification Fee (after non-favorable closure).....	\$10.00
■ Charge Off Processing Fee.....	\$25.00
■ Repossession Processing Fee.....	\$50.00

### Other Fees

■ Check Cashing Fee - per check cashed. Waived with existing minimum aggregate account OR loan balances of \$200, or when an additional CU product is actively being used.....	\$5.00
■ Collection Item Fee (Incoming).....	\$10.00
■ Collection Item Fee (Outgoing).....	\$25.00
■ Dormant Account/Escheat Fee - after there has been no transaction or contact with account owner for 5 years.....	\$75.00

### Other Fees (continued)

■ Fax Service Fee - per page.....	\$1.00
■ Levies, Garnishments, and Legal Proceedings Processing Fee.....	\$75.00
■ Money Order Fee - per money order.....	\$5.00
■ Mortgage Verification Fee.....	\$30.00
■ Notary Services for Members.....	FREE
■ Official Check Fee - per check.....	\$5.00
■ Payment Processing Fees - Pre-Authorized Withdrawals from Non-GHFCU Savings/Checking Account or Debit Card:	
○ Telephone - with Personal Representative.....	\$25.00
○ Web Initiated.....	\$4.95
■ Photocopy Fee - per page.....	\$1.00
■ Shared Branching Transactions.....	FREE
■ Statement Copy Fee - per each copy.....	\$5.00

### Overdraft Fees - (Items PAID)

■ Non-Sufficient Funds (NSF) Fee - PAID Draft/ACH Items.....	\$33.00
■ Overdraft Fee - Per Transfer from Another Deposit Account for Draft/ACH or ATM/Debit Card items:	
○ Classic Checking.....	\$7.00
○ Heritage Checking.....	\$7.00
○ Phoenix Checking.....	\$7.00
○ Premier/E-Account Checking.....	FREE

### Returned Item Fees - (Items RETURNED)

■ BILL PAY Return Fee - Electronic.....	\$7.00
■ BILL PAY Return Fee - Paper Check Mailed.....	\$15.00
■ Non-Sufficient Funds (NSF) Fee - UNPAID Draft/ACH Items.....	\$33.00
■ Return Item Fee - Over Regulation D Limit of 6 per Month.....	\$10.00
■ Return Item Fee - per item unpaid by the institution upon which item is drawn; 1st party and 3rd party.....	\$33.00
■ Web or Phone Initiated Payment Return Fee.....	\$43.00

### Safe Deposit Box Fees

■ 3X5 Box Annual Fee*.....	\$35.00
■ 3X10 Box Annual Fee*.....	\$55.00
■ 5X10 Box Annual Fee*.....	\$75.00
■ 10X10 Box Annual Fee*.....	\$100.00

\*Discounts on safe deposit box annual fees with these checking accounts:  
25% DISCOUNT! with Heritage Checking | 50% DISCOUNT! with Premier Checking

■ Safe Deposit Box Drilling Fee.....	Market cost up to \$250.00
■ Safe Deposit Box Key Replacement Fee.....	\$30.00
■ Safe Deposit Box Late Fee (Annual) - after 30 days delinquent.....	\$15.00

### Wire Transfer Fees

■ Returned Wire Fee (Domestic or International).....	\$10.00
■ Wire Transfer Fee - Incoming Domestic, per Wire.....	\$12.00
■ Wire Transfer Fee - Incoming International, per Wire.....	\$35.00
■ Wire Transfer Fee - Outgoing Domestic, per Wire:	
○ Outgoing Domestic, per Wire.....	\$25.00
○ Outgoing Domestic, per Wire-Discounted Fee with Premier Checking.....	\$15.00
■ Wire Transfer Fee - Outgoing International, per Wire.....	\$50.00

