

Georgia Heritage Federal Credit Union
Fee Schedule
Effective June 30, 2009

The Credit Union's Business Day Disclosure: Our business days are Monday, Tuesday, Wednesday 9:00 a.m. to 5:00 p.m., Thursday & Friday 9:00 a.m. to 6:00 p.m., excluding holidays. Our night depository is opened each business day at 9:00 a.m. Deposits made after 9:00 a.m. or on a day we are not opened will be processed on the next business day we are opened.

Share Account Fees:

Christmas Club early withdrawal \$10.00 per early withdrawal or transfer
 Regulation D Savings Transactions STOP all transactions over 6 per month
 Money Market Plus low balance fee \$15.00 monthly fee if balance goes below \$2,500.00 minimum

Share Draft Account Fees:

Paid NSF \$28.00 per share draft or ACH debit
 Non-Sufficient Funds \$28.00 per share draft or ACH debit
 Stop Payment (Personal or Official Check) \$28.00 per request
 Check Copy FREE

Other Service Fees (applicable to all accounts):

Account Reconciliation / Research \$10.00 per hour, plus copy fee (minimum one hour)
 Statement Copy (microfiche) FREE
 Deposited Return Items \$28.00 first party returned check - \$10.00 third party returned check - \$25.00 Visa Credit Card returned items
 Payment by Phone or Preauthorized ACH \$5.00 received from non-GHFCU checking/savings accounts or \$10.00 from non-GHFCU VISA/MC accounts
 Outgoing Wire Transfers (Domestic) \$25.00 per wire, \$15.00 per wire with Premier
 Outgoing Wire Transfers (International) \$35.00 per wire
 Incoming Wire Transfers FREE
 Inactive Account \$15.00 per quarter after there have been no transactions or contact by the member for one (1) year⁴
 Escheat Account \$60.00 after there have been no transactions or contact by the member for five (5) years
 Notary Services FREE for members, \$5.00 for non-members
 Collection Items \$25.00 per outgoing item - \$10.00 per incoming item

Relationship Checking:

	<u>Classic</u>	<u>Heritage</u>	<u>Premier</u>	<u>E-Account</u>
Checking Account Overdraft Transfer (per share draft/ACH transfer)	\$5.00	\$3.00	FREE	FREE
Check Printing Charges ¹	FREE*	FREE*	FREE*	Varies**
Official Checks	FREE	FREE	FREE	FREE
Money Orders	FREE	FREE	FREE	FREE
Bill Payment Services	FREE	FREE	FREE	FREE
Foreign ATM Transactions(non-GHFCU) ²	\$1.00	2 FREE, \$1.00*	FREE	FREE
Safe Deposit Box Annual Rental	3x5 = \$18.00	3x5 = \$13.50	3x5 = \$9.00	3x5 = \$18.00
	5x10 = \$38.00	5x10 = \$28.50	5x10 = \$19.00	5x10 = \$38.00
	3x10 = \$28.00	3x10 = \$21.00	3x10 = \$14.00	3x10 = \$28.00
	10x10 = \$62.00	10x10 = \$46.50	10x10 = \$31.00	10x10 = \$62.00
Shared Service Center Transactions	FREE	FREE	FREE	FREE
Monthly Service Charge ³	FREE	FREE*	FREE**	FREE

¹ Free with Direct Deposit. Checks must be ordered/re-ordered at one of our offices through a Financial Service Representative. Does not include Money Market Plus checks. *FREE Basic Checks only. **Prices vary based on style.
² Foreign ATM transactions include withdrawals and transfers at non-GHFCU ATMs. *First two ATM transactions FREE with direct deposit, \$1.00 per transaction otherwise.
³ Direct deposit or required minimum balance waives monthly fee. *Requires a \$400.00 balance, otherwise \$5.00 fee. **Requires a \$2,500.00 balance, otherwise \$6.00 fee.
⁴ If the member has a share balance of \$100 or greater or is less than 18 years of age no fee will be applied.