



Georgia Heritage Federal Credit Union

Effective August 1, 2014

Our night deposit opens each business day at 9:00 a.m. Items placed in the night deposit after 9:00 a.m. or on a non-business day will be processed the next business day.

• Account Reconciliation/Research — per-hour, minimum 1 hour.....	\$20.00	• Monthly Service Fee Checking Accounts	
• ATM/Debit Card Replacement.....	\$5.00	Classic	FREE
• ATM — Foreign Transactions (non-GHFCU) and foreign inquiry per transaction		Heritage — FREE with direct deposit or minimum \$400 balance	\$5.00
Classic.....	\$2.00	Premier — FREE with direct deposit or minimum \$2,500.00 balance	\$6.00
Heritage — 1 st two free with Direct Deposit.....	\$2.00	E-Account	FREE
Premier.....	FREE	• Mortgage Verification Fee.....	\$30.00
E-Account.....	FREE	• Notary Services for members	FREE
• Bad Address Fee/Returned Mail.....	\$5.00	• NSF — paid or unpaid check, ACH or electronic item.	
• Bill Payment/Online Banking	FREE	Opt-in required for one time debit or ATM items	\$33.00
• Check Cashing — per check cashed unless account has an existing minimum aggregate balance of \$200.00 or an additional Credit Union service is being used.....	\$5.00	• Overdraft — per transfer from another deposit account — check, ACH and electronic	
• Check Copy	\$3.00	Phoenix	\$5.00
• Check Printing — One FREE box per calendar year specialty checks with direct deposit when ordered through a GHFCU representative. Excludes Money Market Checks and E-Account. Check costs vary by style.		Classic.....	\$5.00
• Christmas Club early withdrawal — per withdrawal.....	\$10.00	Heritage.....	\$3.00
• Collection Items — Incoming	\$10.00	Premier & E-Account	FREE
• Collection Items — Outgoing	\$25.00	• Official Checks — per check.....	\$5.00
• Dormant Account/Escheat — after there has been no transaction or contact with account owner for 5 years.....	\$75.00	• Payment Processing Fee — preauthorized ACH from non-GHFCU savings or checking	
• Early Account Closure (if closed within 3 months of opening)	\$10.00	Web initiated.....	\$5.00
• Inactive Account — per month after no activity for 1 year. Share account balance of \$500.00 or greater or if less than 18 years of age, no fee applied.....	\$5.00	Telephone — personal representative	\$25.00
• Levies, Garnishments and Legal Proceedings — no-IRS processing fee.....	\$75.00	• Phoenix Primary Savings — per month.....	\$10.00
• Money Market low balance — if balance goes below \$2,500.00 minimum	\$15.00	• Repossession Processing.....	\$50.00
• Money Market excessive withdrawal — for each withdrawal over 6, assessed at end of month.....	\$10.00	• Return Item — over Reg. D limit of 6 per month	\$10.00
• Money Order	\$5.00	• Return Item — per item unpaid items returned by the institution upon which they are drawn, 1 st party and 3 rd party.....	\$33.00
		• Shared Service Center Transactions.....	FREE
		• Statement/History Copy (per each copy)	\$5.00
		• Stop Payment — draft, ACH or Official Check.....	\$33.00
		• Wire Transfers — incoming, domestic per wire	\$12.00
		• Wire Transfers — incoming, international per wire	\$25.00
		• Wire Transfers — outgoing, domestic per wire	\$25.00
		• Wire Transfers — outgoing, domestic per wire - discount fee with Premier Checking.....	\$15.00
		• Wire Transfers — outgoing, international per wire.....	\$50.00

SAFE DEPOSIT BOX FEES*

3x5 Annual Fee.....	\$25.00
3x10 Annual Fee.....	\$45.00
5x10 Annual Fee.....	\$65.00
10x10 Annual Fee.....	\$90.00

Safe Deposit Box Drilling	Market cost up to \$250.00
Safe Deposit Key Replacement.....	\$25.00
Safe Deposit Box Late Fee - after 30 days delinquent	\$15.00

***Discounts on safe deposit box annual fees with these checking accounts:**

25% DISCOUNT
with Heritage Checking

50% DISCOUNT
with Premier Checking