

Fee Schedule

ATM/Check Card Fees:

ATM/Check Card Issue to alternate address (standard mail)	\$15.00/card
ATM/Check Card Cash Withdrawal/Balance Inquiry (Five per month free)	\$1.00/transaction
ATM/Check Card Golden Star Cash Withdrawal/Balance Inquiry (Seven per month free)	\$1.00/transaction
Instant Issue Debit/ATM Card	\$10.00/card
Next Business Day Card Delivery	\$35.00/card
2 Business Day Card Delivery	\$15.00/card
Foreign Currency Transaction Fee	1% of total
International Rush Card Delivery (subject to approval)	TBD/Quote available upon request

Credit Card Fees:

VISA Late Payment Fee (after 15 days)	\$25.00/payment
Rush New Card	\$5.00/card
Foreign Currency Transaction Fee	1% of total
Cash Advance \$2 or 1% of the advanced amount with maximum \$30.00	

Loan Fees:

Excessive Loan Denial (on 4th denial in a 12 month period)	\$20.00/loan application
Loan Late Fee (after 10 days)	20% of interest owing
Indirect Loan Late Fee (after 15 days)	5% of payment
Loan Payment Transfer by Phone (staff involvement)	\$5.00/payment
External account payment by phone (staff involvement)	\$10.00/payment
Skip-a-Pay - Maximum of 2 per calendar year	\$25.00/loan per month

Miscellaneous Fees:

Account reconciliation/research (Pro-rated for time spent- 1 hour minimum)	\$20.00/hour
Account History (in person or by phone)	\$2.00/request
Cashier's Check (Made payable to someone other than member)	\$3.00/draft
Christmas Club Account Early Withdrawal Penalty	\$10.00/withdrawal
Individual Retirement Account (IRA) Early Withdrawal Penalty	\$10.00/withdrawal
GTNet outgoing FI (Financial Institution) to FI transfer	\$3.00/transfer
Immigration Correspondence	\$25.00/letter
Letter of Credit	\$25.00/letter
Money Orders	\$1.00/money order
Non-member Check Cashing	\$5.00/check
On Us Collection	
By Mail	\$10.00/draft
In Person	\$3.00/draft
Account transaction by phone (staff involvement)	\$5.00/call
Invalid Account Address	\$5.00/month
Returned Credit Card or Loan Payment by ACH or Check	\$26.00/payment
Statement Copy per month	\$2.00/statement
Third Party Draft Collection	
Domestic	\$10.00/draft
Foreign Currency	\$10.00/draft
USD Currency	\$25.00/draft
Count Loose Coin Non-member	10% of total
Drive-Thru Canister Replacement	\$100/canister
Outgoing Domestic Wire Transfer	\$15.00/transaction

Visa GTGift Card Fees:

Card Purchase	\$2.00/card
Lost/Stolen Replacement	\$25.00/card
Lost/Stolen Replacement Shipping (RUSH)	\$35.00/card
Lost/Stolen Replacement Shipping (First Class)	\$10.00/card
Monthly Maintenance Fee	\$5.00/month after 12 consecutive months of non-usage

Visa Loyalty Award Card Fees:

Lost/Stolen Replacement	\$25.00/card
Lost/Stolen Replacement Shipping (RUSH)	\$35.00/card
Lost/Stolen Replacement Shipping (First Class)	\$10.00/card
Maintenance Fee	\$3.50/each month after 6 months of issuance
International Transaction Fee	1.5% of total purchase
Unload (cash out) Fee	\$30.00/card
Automated Service Call	First 2 are free; \$0.50 per call thereafter
Live Service Call	First 2 are free; \$2.50 per call thereafter

Safe Deposit Box Fees:

Drill Safe Deposit Box	Varies by request	
Replace Safe Deposit Box Key	\$10.00/key	
Safe Deposit Box Fee (per year)		
3 X 5	\$15.00	3 X 10
5 X 10	\$40.00	10 X 10
		\$25.00
		\$60.00

Share/Share Draft (Checking) Fees:

Automatic Overdraft Fee	\$3.00/overdraft
Clearing fee if NSF at time of presentment	\$26.00/draft
Close account within 6 months of opening	\$5.00/account
Inactive account after 12 months with balance less than \$100	\$5.00/month
Draft (check) Printing	Price varies upon style and quantity
Personal account return check fee	\$26.00/draft
NSF/Uncollected/Reg D Violation dishonored & returned	\$26.00/draft
Overdrawn Fee/Overdraft Privilege	\$26.00/draft
Printed Check Copy (Two per month free)	\$3.00/draft
Stop Payment (Check or ACH)	\$26.00/draft
Temporary Checks	\$1.00/4 checks
Third Party Return Check fee	\$10.00/draft

Effective February 1, 2018

****Fees Subject to Change****