

## SCHEDULE OF FEES & CHARGES

Gateway Metro Federal Credit Union

### Effective February 15, 2022

The vast majority of our financial services are offered to our members at no cost. However, there is a modest charge for some exception services. Certain services may not be available at all locations. Fees and terms are subject to change.

#### GMFCU Membership Fee

**FREE!**

#### Account Administration

Share Savings minimum balance fee <i>(if balance falls below \$5.00 in any month)</i>	\$2.50
Share Savings excess withdrawal fee <i>(for each withdrawal in excess of four in a month)</i>	\$5.00
*Non-Verification of Address (per month)	\$7.50
*Returned statement (per month)	\$7.50
*Dormant Account <i>(per mo.)(no activity in a 12 Mo. rolling period and no add. services with the CU)</i>	\$15.00
Holiday Club excess withdrawal fee <i>(for each withdrawal from Feb. 16 through Sep. 30)</i>	\$15.00
New Beginning account <i>(per mo.) (\$5.00 with checking &amp; direct deposit)</i>	\$10.00
*Money Market excess withdrawal fee <i>(for each withdrawal in excess of six in a month)</i>	\$17.50
*Priority II Checking minimum bal. fee <i>(if balance falls below \$500.00 in any month)</i>	\$17.50
*Priority III Checking minimum bal. fee <i>(if balance falls below \$1,500.00 in any month)</i>	\$17.50
Return unpaid deposited item <i>(check)</i> <i>(*\$30.00 for return of member's personal check)</i>	\$20.00
Account closed within 90 days of opening	\$25.00
*Collection item <i>(per item)</i>	\$29.50
*Courtesy Pay Privilege <i>(each paid item)</i>	\$29.50
*Non-sufficient funds <i>(each)</i>	\$29.50
Acct conversion/reactivation	\$40.00
Garnishment/levy administration fee <i>(excluding child support)</i>	\$20.00
*Paper Statement Fee <i>(per mo.)</i> <i>(members under the age of 18 and members born prior to January 1956 are exempt)</i>	\$2.50
Paper Document Fee	Up to \$7.00

#### Additional Services & Research

Personal Financial Management	<b>FREE!</b>
Account activity/stmt. printout <i>(per mo.)</i>	\$5.00
Copy of check <i>(front &amp; back)</i>	\$5.00
Transfers through call center	\$5.00
*Account research <i>(per hour)</i>	\$30.00
*Stop payment <i>(per item)</i>	\$29.50

#### Check Services

*Temporary checks <i>(at four per page)</i>	\$2.00
*Money Order <i>(per item)</i>	\$4.00
*Official credit union check/cashier's check	\$6.00
*Check cashing services –Non Member	\$15.00
Member <i>(if applicable)</i>	\$5.00
Checkbook Reconciliation <i>(per hour)</i>	\$25.00
*Account closed for abuse	\$50.00

#### Electronic Services

Online Banking	<b>FREE!</b>
GMFCU Visa debit card	<b>FREE!</b>
Bill Pay with e-statements & direct deposit <i>(each mo.); (\$6.95 per mo. without)</i>	<b>FREE!</b>
Debit card replacement <i>(with debit card assurance; \$15.00 per card without)</i>	<b>FREE!</b>
CO-OP network ATM transactions	<b>FREE!</b>
Freedom 24 Audio Response Line	<b>FREE!</b>
Credit card cash advances	<b>FREE!</b>

GMFCU debit card assurance (per mo.)	\$1.00
*Non CO-OP network ATM transactions	\$2.00
*Debit card express shipment fee	\$65.00

#### HSA / IRA

HSA Annual Fee	\$25.00
<i>(waived with checking &amp; direct deposit)</i>	
IRA Transfer Fee	\$25.00
<i>(waived with checking &amp; direct deposit)</i>	

#### Loan Services

Online or Phone Payment	\$7.00
Auto Lien release duplicate	\$20.00
Skip-a-payment <i>(one per year) (one every six mo. w/checking &amp; direct deposit)</i> <i>(10% of payment or \$50.00 whichever is lower)</i>	Varies

#### Misc. Services

Notary Service <i>(per page)</i>	\$2.00
*Medallion Guarantee <i>(per stamp)</i>	\$25.00
Visa Reloadable Debit Card	\$7.50
<i>(Additional fees may apply. See Visa for details.)</i>	

#### Mortgage Services

Release	Varies
Subordination	\$150.00
Modification <i>(additional fees may apply)</i>	\$250.00
Application	<b>FREE!</b>

#### Overdraft Protection

Transfer from line of credit	<b>FREE!</b>
Transfer from savings <i>(each transfer)</i> <i>(this fee will be deducted from your share draft account)</i>	\$15.00

#### Safe Deposit Boxes

Drilling fee	Actual cost
Lost Keys	Actual cost
Sizes and rental <i>(per year)</i>	
3x5	\$20.00
3x10	\$40.00
5x10	\$65.00
10x10	\$100.00

#### Coin Machine

**MEMBER FREE!**

#### Wire Services

Incoming Wire Transfer	<b>FREE!</b>
Outgoing Wire Transfer	\$30.00