

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 & 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	FREE!
Account activity/stmt. printout <i>(per mo.)</i>	\$5.00
Copy of check <i>(front & 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	FREE!
GMFCU Visa debit card	FREE!
Bill Pay with e-statements & direct deposit <i>(each mo.); (\$6.95 per mo. without)</i>	FREE!
Debit card replacement <i>(with debit card assurance; \$15.00 per card without)</i>	FREE!
CO-OP network ATM transactions	FREE!
Freedom 24 Audio Response Line	FREE!
Credit card cash advances	FREE!

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 & direct deposit)</i>	
IRA Transfer Fee	\$25.00
<i>(waived with checking & 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 & 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	FREE!

Overdraft Protection

Transfer from line of credit-one per month	FREE!
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	FREE!
Outgoing Wire Transfer	\$30.00