

SCHEDULE OF FEES & CHARGES

Gateway Metro Federal Credit Union

Effective February 15, 2025

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 \$2.50
(if balance falls below \$5.00 in any month)

Share Savings excess withdrawal fee \$5.00
(for each withdrawal in excess of four in a month)

*Non-Verification of Address (per month) \$7.50

*Returned statement (per month) \$7.50

*Dormant Account (per mo.)(no activity in a 12 Mo. rolling period and no add. services with the CU) \$15.00

Holiday Club excess withdrawal fee (for each withdrawal from Feb. 16 through Sep. 30) \$15.00

New Beginning account (per mo.) (\$5.00 with checking & direct deposit) \$10.00

*Money Market excess withdrawal fee \$17.50
(for each withdrawal in excess of six in a month)

*Priority II Checking minimum bal. fee \$17.50
(if balance falls below \$500.00 in any month)

*Priority III Checking minimum bal. fee \$17.50
(if balance falls below \$1,500.00 in any month)

Return unpaid deposited item (check) \$20.00
(* \$30.00 for return of member's personal check)

Account closed within 90 days of opening \$25.00

*Collection item (per item) \$29.50

*Courtesy Pay Privilege (each paid item) \$29.50

*Non-sufficient funds (each) \$29.50

Acct conversion/reactivation \$40.00

Garnishment/levy administration fee \$20.00

(excluding child support)

*Paper Statement Fee (per mo.) \$2.50

(members under the age of 18 and members born prior to January 1956 are exempt)

Paper Document Fee Up to \$7.00

Additional Services & Research

Personal Financial Management **FREE!**

Account activity/stmt. printout (per mo.) \$5.00

Copy of check (front & back) \$5.00

Transfers through call center \$5.00

*Account research (per hour) \$30.00

*Stop payment (per item) \$29.50

Check Services

*Temporary checks (at four per page) \$2.00

*Money Order (per item) \$4.00

*Official credit union check/cashier's check \$6.00

*Check cashing services –Non Member \$15.00

Member (if applicable) \$5.00

Checkbook Reconciliation (per hour) \$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 (each mo.); (\$6.95 per mo. without) **FREE!**

Debit card replacement (with debit card assurance; \$15.00 per card without) **FREE!**

CO-OP network ATM transactions

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

(waived with checking & direct deposit)

IRA Transfer Fee \$25.00

(waived with checking & direct deposit)

Loan Services

Online or Phone Payment with debit card \$5.99

Online or Phone Payment with ACH \$4.99

Auto Lien release duplicate \$20.00

Skip-a-payment (one per year) (one every six mo. w/checking & direct deposit) Varies

(10% of payment or \$50.00 whichever is lower)

Misc. Services

Notary Service (per page) \$2.00

*Medallion Guarantee (per stamp) \$25.00

Visa Reloadable Debit Card \$7.50

(Additional fees may apply. See Visa for details.)

Mortgage Services

Release Varies

Subordination \$150.00

Modification (additional fees may apply) \$250.00

Application **FREE!**

Overdraft Protection

Transfer from line of credit **FREE!**

Transfer from savings (each transfer) \$15.00

(this fee will be deducted from your share draft account)

Safe Deposit Boxes

Drilling fee Actual cost

Lost Keys Actual cost

Sizes and rental (per year)

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