

SCHEDULE OF FEES & CHARGES

Gateway Metro Federal Credit Union

Effective April 1, 2026

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.

Account Administration

Share Savings minimum balance fee <i>(if balance falls below \$5.00 in any month)</i>	\$2.50
*Non-Verification of Address (per month)	\$5.00
*Returned statement (per month)	\$5.00
*Dormant Account <i>(per mo.)(no activity in a 12 Mo. rolling period and no add. services with the CU)</i>	\$5.00
*Holiday Club excess withdrawal fee <i>(for each withdrawal from Feb. 16 through Sep. 30)</i>	\$10.00
New Beginning account <i>(per mo.) (\$5.00 with checking & direct deposit)</i>	\$10.00
*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
*Collection item <i>(per item)</i>	\$19.00
*Courtesy Pay Privilege <i>(each paid item)</i>	\$19.00
*Non-sufficient funds <i>(each)</i>	\$19.00
Garnishment/levee 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>	\$2.00

Additional Services & Research

Personal Financial Management	FREE!
*Account activity/stmt. printout <i>(per mo.)</i>	\$3.50
*Copy of check <i>(front & back)</i>	\$1.50
*Transfers through call center	\$3.00
*Account research <i>(per hour)</i>	\$25.00
*Stop payment <i>(per item)</i>	\$20.00

Check Services

*Temporary checks <i>(at four per page)</i>	\$1.00
*Money Order <i>(per item)</i>	\$3.00
*Official credit union check/cashier's check	\$3.00
Check cashing services –Non Member	\$15.00
Member <i>(if applicable)</i>	\$5.00
Checkbook Reconciliation <i>(per hour)</i>	\$25.00

Electronic Services

Online Banking	FREE!
GMFCU Visa debit card	FREE!
Bill Pay	FREE!
CO-OP network ATM transactions	FREE!
Debit card replacement <i>(with debit card assurance;</i> <i>\$15.00 per card without)</i>	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

Loan Services

Online or Phone Payment with debit card	\$5.99
Online or Phone Payment with ACH	\$4.99
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

Overdraft Protection

Transfer from line of credit	FREE!
Transfer from savings <i>(each)</i> <i>(this fee will be deducted from your share draft account)</i>	\$5.00

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	\$25.00