

SCHEDULE OF FEES & CHARGES

Gateway Metro Federal Credit Union

Effective February 15, 2018

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)	\$5.00
Returned statement (per month)	\$5.00
Dormant Account (per month) <i>(no activity in a 12 month rolling period and no additional services with the credit union)</i>	\$10.00
Holiday Club excess withdrawal fee <i>(for each withdrawal from Feb. 16 through Sep. 30)</i>	*\$15.00
New Beginning account (per month) <i>(\$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>	\$15.00
Priority II Checking minimum bal. fee <i>(if balance falls below \$500.00 in any month)</i>	\$15.00
Priority III Checking minimum bal. fee <i>(if balance falls below \$1,500.00 in any month)</i>	\$15.00
Return unpaid deposited item (check) <i>(*\$30.00 for return of member's personal check)</i>	\$20.00
Account closed within 90 days of opening	\$25.00
Collection item (per item)	\$28.00
Courtesy Pay Privilege (each paid item)	\$28.00
Non-sufficient funds (each)	\$28.00
Acct conversion/reactivation	\$40.00
Garnishment/levy administration fee <i>(excluding child support)</i>	\$20.00
Paper Statement Fee (per month) effective June 30, 2016 <i>(members under the age of 18 and members 62 years and older are exempt)</i>	\$2.00

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)	\$25.00
Stop payment (per item)	\$28.00

Check Services

Temporary checks (at four per page)	\$1.00
Money Order (per item)	\$3.00
Official credit union check/cashier's check	\$5.00
Check cashing services –Non Member	\$10.00
Member (if applicable)	\$5.00
Checkbook Reconciliation (per hour)	\$25.00
Account closed for abuse	\$40.00

Electronic Services

Virtual Branch Internet Home Banking	FREE!
GMFCU Visa debit card	FREE!
Virtual Branch Bill Pay service <i>(with cyber-statements & direct deposit (each month); *\$6.95 per month without)</i>	FREE!
Debit card replacement <i>(with debit card assurance; \$15.00 per card without)</i>	FREE!

Electronic Services (continued)

CO-OP network ATM transactions	FREE!
Freedom 24 Audio Response Line <i>(*5 free calls/mo.; \$5.00 for each in excess of 5)</i>	FREE!
Credit card cash advances	FREE!
GMFCU credit card	FREE!
Non-GMFCU credit card	FREE!
GMFCU debit card assurance (per mo.)	*\$1.00
Non CO-OP network ATM transactions	\$1.75
Debit card express shipment fee	\$50.00
E-Signature per packet	\$5.00

HSA / IRA

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

Loan Services

Check payment online	\$7.00
Check by phone	\$10.00
Credit/Debit card by phone	\$10.00
Coupon book	\$10.00
Auto Lien release duplicate	\$10.00
Skip-a-payment (one per year) <i>(one every six mo. w/checking & direct deposit (10% of payment or \$50.00 whichever is lower)</i>	

Misc. Services

Notary Service (per page)	\$2.00
Medallion Guarantee (per stamp)	\$20.00

Mortgage Services

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

Overdraft Protection

Transfer from line of credit-one per month <i>(\$5 for each additional transfer per month)</i>	FREE!
Transfer from savings (each transfer) <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 (per year)	
3x5	\$20.00
3x10	\$40.00
5x10	\$65.00
10x10	\$100.00

Coin Machine

Members – **FREE!**

VISA Reloadable Debit Card

Visa Reloadable Debit Card <i>(Additional fees may apply. See Visa for details.)</i>	\$7.50
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Wire Services

Incoming Wire Transfer	FREE!
Outgoing Wire Transfer	\$30.00

*asterisks denotes changes from previous Account Cost Guide