

## Fee Schedule- August 1, 2011

Money Market monthly fee if minimum balance not maintained	\$6.00
More than 3 Checks written in a month from Money Market	\$10.00 per check
Premium Checking monthly fee if minimum balance not maintained	\$6.00
Fresh Start Checking monthly fee	\$6.00
Insufficient Funds/ Courtesy Pay (Checks, ACH, Debit)	\$25.00
Stop Payment Member Drafts/ "Official Checks"	\$25.00
Return Deposited Item	\$15.00
Check Protest	\$25.00
Automatic Transfer from Over Draft Line of Credit	Free
Third Party Check Cashing Fee	\$5.00
Non-Member Check Cashing Fee (Business Accounts Exempt)	\$5.00
Automatic Transfer from Savings/MM or alt. Checking Account	\$5.00
Check Copy (less than 90 days)	\$3.00
Check Copy (over 90 days)	\$28.00 per hour (\$3.00 minimum)
Statement Copy (less than 90 days)	\$3.00
Statement Copy (over 90 days)	\$28.00 per hour (\$3.00 minimum)
Account Closure for Negative Balance	\$25.00 (Plus Collection Costs)
Inactive Savings Account Fee (after 6 months of inactivity)	\$3.00
Inactive Checking Account Fee (after 3 months of inactivity)	\$3.00
Account Research (per hour)	\$28.00
Return Mail Fee	\$5.00
Money Order	\$2.00
Cashier's Check Payable to Account Holder	N/C
Cashier's Check (for third party payee)	\$5.00
Legal Order Processing Fee	\$75.00
Foreign Draft Collection Item	\$15.00
Incoming Wire	N/C
Domestic Wire	\$22.00
International Wire	\$48.00
Wire Trace or Return	\$40.00
On Line Bill Payment	\$4.75
Bill Payment Investigation	\$40.00
Counter Checks	\$1.00 per sheet
<b>Debit/ ATM Card</b>	
First 4 non- GVFCU W/D's Per Month (8 with Premium Ck Acct., None with Fresh Start Ck.Acct.)	Free
Each W/D After Free Allowance Limits	\$1.00
Balance Inquiries & Transfers	\$1.00
Debit/ATM Card Re-Issue Fee	\$7.00
Overnight Card or PIN	actual charges