



Member Schedule of Current Charges

ACCOUNT FEES

	FEE
Go Premium Checking Monthly Fee	\$4.95 per month
Go Full Access Checking Fee	\$4.95 per month ³
Go Further Checking Fee	\$9.95 per month ³
Negative Balance Fee (after 6 days)	\$6.00
NSF (courtesy pay items – check, ACH or debit card)	\$35.00 per occurrence ^{5,7}
NSF (returned items – check, ACH or debit card)	\$35.00 per occurrence ⁷
Overdraft Transfer	\$8.00 per occurrence ^{4,7}
Returned Item	\$12.50 per occurrence ⁷
Returned Self to Self Item	\$35.00 per occurrence ⁷
Stop Payment (Check or ACH)	\$35.00 per occurrence ⁷
Stop Payment Removal	\$10.00 per occurrence ⁷

MEMBERSHIP

	FEE
Abandoned Property	\$60.00 per account
Bad Address	\$10.00 per month
Below Minimum Relationship Balance	\$7.00 per month
Closed Account Within 180 Days	\$25 or balance if <\$25
Inactive/Dormant Member Account	\$15.00 per month ¹

ATM/DEBIT

	FEE
ATM Withdrawal (all Non-GTE networks)	\$3.00 per occurrence ⁷
Balance Inquiries (all Non-GTE ATM networks)	\$1.00 per occurrence ^{6,7}
Card Replacement	\$5.95 per card
Foreign Currency Conversion	1.00% of US dollar trans amount
Foreign Non-Currency Conversion	0.80% of US dollar trans amount
Point of Sale Denial	\$2.00 per occurrence ⁷
Rush Card	\$25.00 per request

OTHER SERVICES

	FEE
Bill Pay	
Interest charge related to the collection of unpaid amounts	1.50% monthly interest ²
Overnight Payment	\$20.00 per occurrence ⁷
Check Copies	\$2.00 per check
Early Paycheck ACH	\$3.00 per occurrence ⁷
External Source Loan Payment	\$12.00 per occurrence ⁷
Foreign Collection Item	\$50.00 actual cost
Garnishment/Levy Fee	\$50.00 per incident
Gift Card Purchase	\$3.95 per card
GTE Staff Assisted Funds Transfer	\$5.00 per occurrence ⁷
HSA Service Fee	\$2.50 per month
IRA Transfer (outgoing)	\$50.00 per occurrence ⁷
Loan Coupon Book Request	\$10.00 per book
Loan Late Payment	5% of amount due with a minimum of \$30
Mailed Statement	\$6.00 per statement ¹
Money Order	\$4.00 per money order
Official Check	\$6.00 per check
Online Banking Transfer to External Account Payee	\$2.00 per occurrence ⁷
Overnight Delivery	\$15.00 per occurrence ⁷
Research	\$1.00 pg / \$20.00 hr
Shared Branch Transactions	\$3.00 per day
Statement Copy Fee	\$6.00 per month
Temporary Check Printing Fee	\$5.00 per order
Verification of Deposit	\$15.00 per occurrence ⁷
Wire Transfer	
Domestic Outgoing	\$25.00 per wire
Incoming	\$10.00 per wire
Incoming (mortgage payoff)	\$14.95 per wire
Returned ACH/Wire	\$35.00 per occurrence ⁷
Youth Card Purchase	\$4.95 per card
Youth Card Reload (Community Financial Center reload only)	\$4.00 per occurrence ⁷

1 Fee waived for primary account members under 18. 2 In using the Bill Pay Service, including related Bill Pay Services, you are requesting the Bill Pay Service to make payments for you from your Payment Account. If we are unable to complete the transaction for any reason associated with your Payment Account, the transaction may not be completed. In some instances, you will receive a return notice from the Bill Pay Service. In such case, you agree that for any amount not reimbursed to the Bill Pay Service within fifteen (15) days of the initial notification, a late charge equal to 1.50% monthly interest or the legal maximum, whichever rate is lower, for any unpaid amounts may be imposed. 3 Fee waived if monthly usage requirements are met. See terms and conditions for Go Checking accounts in the Account Disclosure for additional details. 4 Fee waived for members under 12 and over 65 5 The full amount of the overdraft balance plus related fees will be due immediately, but in no event more than 14 days after the date of the occurrence. Fee applies to checks, ACH and electronic payments, debit purchases, point of sale purchases, ATM withdrawals, and any transaction resulting in a negative balance. Courtesy Pay will not cover transactions if a member is opted out of the program, is not opted into Reg E for debit card purchases, or amount exceeds Courtesy Pay balance. 6 Balance inquiries at GTE, CO-OP, or Presto Network ATMs are free) 7 Fee is incurred per occurrence. For Overdraft Fees and Returned Item Fees, an occurrence means each time an account experiences an NSF situation due to GTE's payment or return of a item regardless of whether GTE has previously paid or returned the same item and regardless of whether the member has previously incurred an Overdraft Fee or Returned Item Fee for the same item. For all other fees, occurrence means each time the event giving rise to the fee takes place. (All charges are per occurrence, per page, or per item, unless otherwise noted. All per hour charges are at a minimum of one hour. Fees are subject to change.)