



6705 Sugarloaf Parkway, Duluth, GA 30097 | gucu.org
888.493.4328 | Instant Access 800.226.3584 | Visa® Customer Service 800.237.6211
This Credit Union is federally insured by the National Credit Union Administration.

This **Fee Schedule** sets forth rates, fees and charges applicable to your regular, secondary share, checking, IRA contributory and money market accounts at Georgia United Credit Union. This schedule is incorporated as part of your Account Agreement with Georgia United Credit Union.

ATM Transactions

Withdrawals-Inquiries-Withdrawal Denials (ATM terminals other than Georgia United)	\$.75
Replacement ATM or VISA Debit Card	\$ 10.00
Overdrawn at ATM	\$ 32.00

Electronic Services

Revert from E-Statements to paper statements (One-time fee)	\$ 10.00
Receive both E-Statements and paper statements	\$ 5.00 per month

Collection Items

Domestic Item	\$ 10.00
Foreign Item	\$ 20.00

Copies & Research

Account Activity Printouts	\$ 3.00
Statement Copy	\$ 3.00
On-Us Check Copy	\$ 2.00
Official Check Copy	\$ 2.00
Account Reconciliation/Research	\$ 20.00

Monetary Instruments

Gift card	\$ 3.95
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Cashier's Checks

Official Check Withdrawal	\$ 3.00
Official Check Replacement for On Us Item	\$ 10.00

Overdraft / Return per Item Fees

Overdraft / NSF Fee / Force Pay	\$ 32.00
Courtesy Pay	\$ 32.00
Transfer from Share Account	\$ 4.00
Return Deposit Item (from another)	\$ 5.00
Return Deposit Item (from self)	\$ 15.00
ACH Return Item Fee	\$ 32.00

Wire Transfers

Wire Transfer Outgoing – Domestic	\$ 15.00
Wire Transfer Outgoing – Foreign	\$ 45.00
Wire Transfer Incoming – Domestic	\$ 10.00

Safe Deposit Box

3 X 5	\$ 25.00 annual
5 X 5	\$ 35.00 annual
3 X 10	\$ 45.00 annual
5 X 10	\$ 55.00 annual
10 X 10	\$ 85.00 annual
Safe Deposit Box Drilling Fee	\$100.00
Missed Appointment for Drilling	\$ 55.00
Lost Key	\$ 15.00

Other Services

Check Orders – Deluxe	(varies)
Counter Checks (each)	\$.50
Closed Account Opened Less than 30 days	\$ 5.00
Check Cashing Fee	\$ 3.00
Inactive Account Fee	\$ 5.00 per month
(Account balance less than \$100.00 and no activity for 12 months)	
Dormant Account Fee	\$ 5.00 per month
(After 4 years and not to exceed \$60.00)	
Returned Statement Fee	\$ 5.00
Stop Payment Fee	\$ 32.00
Stop Payment Fee (online)	\$ 20.00
Levy or Garnishment	\$ 25.00
Late Charge Credit Card	\$ 20.00
Loan Subordination Fee	\$200.00

Savings Services

Membership Fee (one time)	\$ 5.00
Primary and Secondary Shares	
Below Minimum Balance (Savings)	\$ 2.00 per quarter
(If balance falls below \$5.00 during the month)	
Excessive Share Withdrawal	\$ 2.00
(2 free per month)	
Christmas Club	
Early Withdrawal Fee	\$ 5.00
Vacation Club	
Excessive Withdrawal Fee	\$ 5.00
(1 free per quarter)	

Checking Services

Unified Checking	No charge
Money Masters Teen Account	No charge
Simple Checking	No Charge

Sterling Fund Money Market

Required Minimum Balance	\$ 5.00
Excessive Withdrawal Fee	\$ 2.00

The rates and fees appearing in this Schedule are accurate and effective for accounts as of November 1, 2019. If you have any questions or require current rate and fee information on your accounts, please call the credit union.