



Schedule of Fees

Effective August 15, 2019

SAVINGS ACCOUNT

Escheat processing - Charged before reporting.....	\$2.00
Inactive Account	\$5.00
<small>(Assessed monthly. Applies to members 18 years old and over. Inactive = no transactions on account for more than 365 consecutive days.)</small>	
Incorrect Address	\$5.00
Overdraft Transfer	\$1.00
<small>(Fee is debited from the checking account)</small>	
Non-Sufficient Funds (NSF)	\$29.00

CHECKING ACCOUNT

Non-Sufficient Funds (NSF)	\$29.00
Courtesy Pay Fee	\$29.00
Stop Payment	\$15.00
<small>(No charge if processed using Online Banking or Telephone Banking)</small>	
Reverse Stop Payment	\$10.00
Photocopy of Paid Check	
2 per month.....	No Charge
Each copy after 2 per month	\$5.00
<small>(No charge if ordered using Telephone Banking)</small>	

MASTERCARD CREDIT CARD

Stop Payment (Convenience Check)	\$15.00
Late Payment	
Classic (up to)	\$25.00
Platinum Rewards (up to).....	\$25.00
Independent Advantage (up to).....	\$10.00
Mastercard Statement Copy	
Current Month	No Charge
Previous Month(s)	\$5.00 each
Mastercard Sales Draft Copy	\$10.00
Card Replacement	\$15.00
<small>(No charge if processed using Mobile Banking)</small>	
Returned Convenience Check (up to)	\$25.00
Returned Payment Check (up to)	\$25.00
Rush Delivery	\$35.00

MONEY MARKET ACCOUNT

Below Minimum Balance Fee	
\$2,500+ Account	\$10.00
\$10,000+ Account	\$20.00
\$50,000+ Account	\$30.00
Non-Sufficient Funds (NSF) Money Market Check	\$29.00

REAL ESTATE SERVICE FEES

Payoff Demand	\$50.00
Reconveyance.....	\$150.00
Escrow Account Cancellation	\$50.00
Subordination of Second Mortgage	\$250.00
<small>(Subordination fee waived for internal finances)</small>	

ATM / MASTERCARD DEBIT CARD

Gain FCU owned ATMs	No Charge
Non-Gain FCU owned ATMs	
10 withdrawals per month	No Charge
Each withdrawal after 10	\$2.00
ATM Deposit Adjustment	
Gain FCU owned ATM	\$10.00
Non-Gain FCU owned ATM.....	\$10.00
Empty Deposit Envelope	\$25.00
Copy of Item Deposited - Gain FCU ATM	\$5.00
Copy of Item Deposited - Non-Gain FCU ATM	\$7.00
Card Replacement	\$15.00
<small>(No charge if processed using Mobile Banking)</small>	
Rush Delivery	\$35.00

SERVICE FEES

Paper Statement*	\$2.00 per stmt.
Coin Counter**	10% over \$1,000
Official Teller Check	\$2.00
Stop Payment Teller Check	\$15.00
<small>(Available only if lost or stolen)</small>	
Teller Check Stop Payment Cancellation	10.00
Copy of Teller Check	\$5.00
Notary Service.....	\$15.00
<small>(No charge for Gain FCU documents)</small>	
Wire Transfer - Domestic	\$20.00
Wire Transfer - International	\$35.00
Returned Item (Deposited Check, Cashed Check)	
Issued by member/account holder	\$30.00
Issued by 3rd party	\$15.00
Returned Item (Loan Payment)	\$25.00
Account Research / Reconciliation	\$25.00 / hour (1 hour min.)
Statement Copy	
Current Month	No Charge
Previous Month(s)	\$5.00 each
IRA Set Up.....	\$15.00
IRA Annual Maintenance	\$15.00
Bill Pay / ACH Stop Payment	\$15.00
Bill Pay / ACH Stop Payment Cancellation	\$10.00
Legal Process	\$50.00
Member Levy / Subpoenas	\$50.00
<small>(Exclusion: Confidential Subpoenas - those requested via search warrant or Grand Jury. No fee charged to member.)</small>	
Agencies	
Document(s)	\$.20 per page
Research	\$24.00 per hour
Federal Express Service	\$20.00
Verification of Deposit	\$15.00
Check Cashing - Non Member	\$10.00 per check
Skip-A-Pay (per loan)	\$25.00
Loan Payment by Phone (EZ-Pay) ¹	\$10.00 per payment
<small>(Pay by phone/website with check, debit card or Mastercard/Discover credit card)</small>	

* Does not apply to 1) members age 21 and under and members 65 and over, 2) members with at least 10 years of membership, 3) members enrolled in eStatements, 4) members with min. monthly direct deposit of \$500 or 5) members with a \$1,000 30-day avg. loan/share balance.

**Does not apply to 1) members age 21 and under and members 65 and over, 2) members with min. monthly direct deposit of \$500 or 3) members with a \$1,000 30-day avg. loan/share balance.

¹ Fee will not occur with automatic loan payments, payments made in person or payments through Online, Mobile or Telephone banking.

Fees are subject to change.