



Personal Accounts Fee Schedule

Effective November 12, 2024

The following fees may be assessed against your account, and the following transaction limitations, if any, will apply to your account.

Connect Checking (<i>monthly service charge</i>)	\$5.00
Rock Checking (<i>monthly service charge</i>).....	\$10.00
Aspire Checking (<i>monthly service charge</i>).....	\$15.00
Student Cash Back Checking.....	Free
Cash Back Checking (<i>monthly service charge</i>)	\$10.00
Money Market (<i>minimum balance fee</i>).....	\$10.00
Non-Proprietary ATM fee (<i>foreign ATM fee</i>)	\$3.00
ACH Reject Fee.....	\$10.00
Transfer of Funds by Telephone (<i>P.A.T. excluded</i>)	\$2.00
Draft Printing (<i>fee depends on style of draft ordered</i>)	
Temporary Checks	\$5.00
Membership Entrance Fee (<i>waived for minor accounts</i>)	\$5.00
Credit Union Check (<i>each</i>).....	\$10.00
Deposited Checks (and other items) Returned Unpaid (<i>each</i>)	\$20.00
Escheatment Fee	\$50.00
Single Service Account (<i>per month fee waived for minor accounts and those accounts with active additional deposit products, loans, direct deposits, or a minimum daily balance of at least \$200.00</i>).....	\$5.00
Non-Member Check Cashing Fee.....	\$15.00
Overdraft (<i>maximum charge per day</i>)	\$10.00
Non-Sufficient Funds Item, Paid or Unpaid (<i>per presentment</i>)	\$35.00
Max Overdraft Access	\$35.00
Account Activity Printout/Statement Copy.....	\$5.00
Stop Payments (<i>all items</i>)	\$30.00
Loan Payment by Phone.....	\$10.00
Wire Transfer	
Incoming (<i>domestic</i>)	\$15.00
Incoming (<i>foreign</i>)	\$20.00
Outgoing (<i>domestic</i>)	\$30.00
Outgoing (<i>foreign</i>)	\$45.00
Domestic Collection Item (<i>each</i>)	\$25.00
Foreign Collection Item (<i>each</i>)	\$40.00
Copy of Draft (<i>in excess of two per month</i>) (<i>each</i>).....	\$3.00
Expedited Title/Loan Document (<i>under one pound</i>) (<i>per package</i>)	\$38.00
Annual Custodial Fee for IRAs and HSAs.....	\$20.00 (temporarily waived)
Transfer Fee for IRAs.....	\$50.00
Verification of Deposit	\$20.00
Levy/Garnishment	\$75.00
Online Bill Pay	Free
Excessive Withdrawal (<i>for savings and money market accounts, withdrawals in excess of six withdrawals per month; excludes ATM or in-branch withdrawals</i>).....	\$10.00 (temporarily waived)
Replacement Debit Card (<i>after one free card per year</i>).....	\$8.00
Expedited Card Request	\$100.00
Record Research (<i>per hour; one-hour minimum</i>)	\$25.00

We truly value your membership. Please feel free to contact our Member Resource Center at (775) 882-2060 or (800) 421-6674, visit us online at www.GNCU.org, or visit your nearest branch if you have any additional questions or would like additional information.