

Schedule of Service Fees

Account maintenance:

The following fees will not be assessed if the indicated minimum balance or other account conditions are met.

» Latitude Checking:

If direct deposit is discontinued or does not occur every 90 days at a minimum **\$5.00 per month**

» Health Savings Account (HSA):

If daily balance falls below \$50.00 during the calendar month..... **\$5.00 per month**

» Individual Retirement Account (IRA):

If daily balance falls below \$50.00 during the calendar quarter **\$5.00 per quarter**

Cashier services:

Fees charged by Global – other financial institutions may assess additional fees for collection items.

» Bank wire:

Domestic **\$20.00 per wire**

Foreign..... **\$50.00 per wire**

» Cash services for disbursed coin:

– First \$200.00 per calendar month..... **NC**

– Over \$200.00 per calendar month..... **\$0.08 per roll**

» Cash services for currency: ATM withdrawals exempt.

– First \$10,000.00 per calendar month..... **NC**

– Over \$10,000.00 per calendar month:

Disbursed **\$1.00 per \$1,000.00**

Received **\$0.10 per \$1,000.00**

» Cashier's check: **\$2.00 per item**

» Check delivery:

Interbranch **\$5.00 per item**

Other locations..... **\$15.00 per item**

» Collection item:

Incoming check **\$5.00 per item**

Outgoing/Domestic..... **\$5.00 per item**

Outgoing/Foreign **\$15.00 per item**

Checking account services:

» Overdraft protection transfer:

From a Savings or Money Market Share or Credit Line Loan **\$5.00 per day that total transfers exceed \$25.00**

» Negative balance transfer:

Credit Union initiated transfer to resolve a negative share balance..... **\$5.00 per transfer**

» Stop payment: **NC**

Other:

» **Loose coin exchanged at coin machine:** Fee assessed on total amount processed
Non-Members..... **8%**

» **VISA® Debit/ATM Card International Transaction Fee:** Also includes internet transactions initiated in the United States with a merchant who processes the transaction outside of the United States..... **1%**

» **Levy/garnishment:** Includes Assessment or Notice to Withhold and Deliver **\$75.00 per item**

» Mail:

Express..... **\$15.00 per item**

Priority..... **\$5.00 per item**

» **Membership:** Assessed when accepted as a member of Global **\$5.00 per member**

» **Photocopy:** Copy unrelated to credit union business **\$0.25 per item**

» Verification:

Account Verification..... **NC**

Mortgage Account Verification **\$10.00**

Mortgage Account Verification (same day)..... **\$15.00**

Research services:

» **Check copies:**..... **NC**

» **Document or statement copies:** Examples include producing a copy of a prior statement of account; printing an interim statement of account; or producing other document copies, such as a deposited item..... **NC**

» Research:

Requests completed in under one hour..... **NC**

Requests that require one hour or more **\$15.00 per hour**

» **Research - priority handling:** For requests that require priority fulfillment **\$15.00 per hour**

Special handling:

» **Overdraft Services/Overdraft Services for debit cards:** Negative Balance Fee charged per day if qualifying transaction occurs and end of day negative balance exceeds \$25.00

\$0.00 - \$25.00 **NC**

\$25.01 or more..... **\$25.00**

» **NSF mortgage payment:** Additional Cenlar charge..... **\$25.00 per item**

» **Returned deposited item:** **\$5.00 per item**

Online account access:

» **Online Account Access** **NC**

» **Bill Pay/Send money:** Unlimited bills paid per calendar month **NC**

» **Bill Pay expedited payment services:** Overnight Check **\$22.50**

» **Bill Pay/Send money collection - Late Charge:** Interest on amounts not reimbursed to the service provider within 15 days..... **1.5% monthly**

Returned items: **As charged**

Third-party fee: **As charged**