Schedule of Service Fees

Effective October 1, 2023

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

» Latitude Checking:
  Fee waived with direct deposit OR minimum daily balance of $500 in any one share on the account ......................................................... $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

» Cash advance using non-Global card: ................................................................. $5.00 per advance

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 ............................................................................................................. $8.00

» 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 ........................................ $1.00

» Levy/garnishment: Includes Assessment or Notice to Withhold and Deliver ................................................................. $100.00 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

» Check printing: ......................................................................................................... varies based on design

Research services:

» Check copies: .............................................................................................................. $3.00 per item

» 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 ........................................ $3.00 per item

» 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 is equal to or greater than $5.00
  $0.00 - $4.99 ........................................................................................................ no charge
  $5.00 - $9.99 ......................................................................................................... $5.00
  $10.00 - $14.99 .................................................................................................. $10.00
  $15.00 - $19.99 .................................................................................................. $15.00

» 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