## **Greater Iowa Credit Union Schedule of Fees**



## January 1st, 2024

SAVINGS (SHARE) ACCOUNTS	
Excessive withdrawals (in excess of six per month)	FREE
Dormant account (6 months) (Regular share accounts with less than a \$100 balance, with no activity for the preceding 6 months, no other account relationships, and age 18 or older shall be subject to a monthly fee)	\$10 per month
MONEY MARKET ACCOUNTS	
Excessive withdrawals (in excess of six per month)	\$5 per withdrawal and transfer
Minimum balance not met*	Money Market: \$10 per month + tax eMoney Market: \$15 per month + tax
CHECKING (SHARE DRAFT)	
Excessive withdrawals (applicable to Classic Share draft and includes: drafts, checks, pre-authorized payments, cash withdrawal, ATM/POS withdrawals and check withdrawals per month)	\$0.50 per withdrawal for each in excess of 15
Minimum balance not met (Premium Checking)*	\$5 per month + tax
Minimum balance not met (Prestige Checking)*	\$10 per month + tax
Monthly service fee (Fresh Start Checking)	\$5 per month + tax
Temporary checks (first booklet of temp checks free for new checking accounts)	\$3 per 16 + tax
HEALTH SAVINGS ACCOUNT (HSA)	
Monthly Service Fee	\$2 per month
OVERDRAFT & NSF CHARGES	
Overdraft transfers from share account	\$4 plus tax/transfer
NSF fee – return items (ACH or Share Draft)	\$29 each item
Privileged Courtesy Pay/Paid item fee	\$25 each item
Overdraft transfer from line of credit (system generated)	\$4 plus tax per transfer
ONLINE BANKING	
Online/Home banking	FREE
Bill Payment	FREE
eStatements	FREE
Mobile/Text banking	FREE
CHECK ISSUE	
Corporate share draft (second party checks)	\$7 each
Foreign draft check issuance	\$45 each
Check printing	Prices vary with quantity, style and design
*Indicates fee waived for members ages 55 and older	

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New replacement debit or ATMs and owned by Greater lows may asses a surcharge feetS7 plus taxATM/Debit overdrawnS25 per ItemReplacement card rush deliveryS5 plus third party chargesWIRE TRANSFERSS20Ungaing domesticS20Undgring domesticS40Incoming internationalS40Incoming internationalS40Incoming internationalS20Y AS <sup>4</sup> DownS20Y AS <sup>6</sup> DownS30Y AS <sup>7</sup> DownS20Y AS <sup>7</sup> DownS20Y AS <sup>7</sup> DownS30Y AS <sup>7</sup> DownS30Y AS <sup>7</sup> DownS30Y AS <sup>7</sup> DownS30Dorilling of DownMember assessed actual costCheck changeS20Drilling of DownS20 plus taxCheck Chang ACMS20 plus taxCheck Chang ACMS20 plus tax per hourResearchS30 plus tax per hourResearchS20 plus taxAccount historiesS40 plus taxLetters of werficationS2Statement copy (free via online banking)S10 plu	ATM/DEBIT CARD		
Fees at non-Greater lowa ATMs (ATMs not awned by Greater lowa may assess a surcharge fee)     PREE       Replacement card rush delivery     S5 plus third-party charges       WIRE TRANSFERS     S20       Outgoing domestic     S20       Incoming domestic     S40       Outgoing international     S40       Incoming international     S40       SAFE DEPOSIT FEES (annual fee unless noted)     Yaries by destination       SAFE DEPOSIT FEES (annual fee unless noted)     S20       3" x 5" box     S20       3" x 10" box     S28       5" x 5" box     S33       4" x 10" box     S48       5" x 5" box     S38       10" x 10" box     S68       10 ok change     S50       Drilling of box     Member assessed actual cost       GENERAL SERVICES     S20 plus tax       Stop payment request (check and ACH)     S25 plus tax       Account recondilation (3-month history maximum)     S30 plus tax per hour       Research     S30 plus tax per intern <	New replacement debit or ATM card	\$7 plus tax	
Replacement card rush delivery     \$5 plus third-party charges       WIRE TRANSFERS     \$20       Dutgoing domestic     \$20       Incoming domestic     \$5       Outgoing international     \$40       Incoming international     \$40       Incoming international     \$5       Money remittance     Varies by destination       SAFE DEPOSIT FEES (annual fee unless noted)     \$20       3" x 5" box     \$20       3" x 10" box     \$28       5" x 5" box     \$33       10" x 10" box     \$36       5" x 5" box     \$38       10" x 10" box     \$68       Lock change     \$50       Drilling of box     Member assessed actual cost       GENERAL SERVICES     \$30 plus tax per hour       Account reconciliation (3-month history maximum)     \$30 plus tax per hour       Account histories     \$4 plus tax       Eatters of verification     \$5       Statement copy (free via online banking)     \$4 plus tax	ATM/Debit overdrawn	\$25 per item	
WIRE TRANSFERS       Dutgoing domestic     \$20       Incoming domestic     \$5       Outgoing international     \$40       Incoming international     \$40       Incoming international     \$5       Money remittance     Varies by destination       SAFE DEPOSIT FEES (annual fee unless noted)     \$20       3" x 5" box     \$20       3" x 5" box     \$20       3" x 5" box     \$33       4" x 10" box     \$36       5" x 5" box     \$36       5" x 5" box     \$36       5" x 10" box     \$36       5" x 10" box     \$68       Lock change     \$50       Drilling of box     Meber assessed actual cost       GENERAL SERVICES     \$25 plus tax       Account reconciliation ( <i>neroth history moximum</i> )     \$30 plus tax per hour       Account histories     \$4 plus tax       Letters of verification     \$5       Returned mail     \$5       Statement copy (free vio online banking)     \$4 plus tax       Unreadable routing and/or account number on checks not purchaseed from Greater lowa     \$10 plus tax <	Fees at non-Greater Iowa ATMs (ATMs not owned by Greater Iowa may assess a surcharge fee)	FREE	
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	Foreign collection item (fee applies to the collection of checks deposited from foreign banks)	\$7	
Foreign cash issuance \$5	Coin counting	5% of total, waived for minors and over age 55 (over \$100)	
	Foreign cash issuance	\$5	

\*Indicates fee waived for members ages 55 and older

Signature guarantee	\$25
Tax levy/garnishment	\$35 plus third party fees
TellerPhone	FREE
Member cashing non-member check without compensating balance in account	\$5 (\$500 limit)
Corporate share draft lost/stolen (must wait 90 days)	\$55
Convenience pay - Phone	\$10
Convenience pay - Web	\$2.50
NON-MEMBER FEES	
On-Us check cashing	\$5