

# Greater Iowa Credit Union Business Schedule of Fees

Effective October 1, 2014



<b>SHARE DRAFT (CHECKING) ACCOUNTS</b>	
<b>GreaterBlue Checking</b>	
Debit/credit items <i>(includes checks, ACH credits/debits, cash deposits, cash withdrawals)</i>	First 50 items/month free; then \$0.15/item
<b>BusinessEssentials Checking</b>	
Debit/credit items <i>(includes checks, ACH credits/debits, cash deposits, cash withdrawals)</i>	First 250 items/month free; then \$0.15/item
Minimum (\$500) balance not met	\$10 plus tax/month
<b>Commercial+ Checking</b>	
Debit/credit items <i>(includes checks, ACH credits/debits, cash deposits, cash withdrawals)</i>	First 500 items/month free, then \$0.15/item
Minimum (\$2,500) balance not met	\$20/month plus tax
Temporary checks <i>(per 12)</i>	\$2.00 plus tax
<b>Entrepreneur, Business, and Commercial Checking</b>	
Monthly Service Fee	\$25/month
<b>BUSINESS SAVINGS ACCOUNTS</b>	
Excessive withdrawals <i>(in excess of six per month)</i>	\$5 per withdrawal and transfer <i>(Reg D limits)</i>
Dormant account - 6 months+ <i>(Regular share accounts with less than \$100 balance, with no activity for the preceding 6 months, no other account relationships, and age 18 shall be subject to a monthly fee)</i>	\$10 per month
<b>BUSINESS MONEY MARKET</b>	
Excessive withdrawals <i>(in excess of six per month)</i>	\$5 per withdrawal and transfer <i>(Reg D limits)</i>
Minimum balance not met <i>(\$2,500)</i>	\$10 plus tax/month
<b>OVERDRAFT &amp; NSF CHARGES</b>	
Overdraft transfers from share account	\$3 plus tax/transfer
Returned share draft item	\$29 each item
Returned ACH	\$29 each item
Paid NSF item	\$25 each item
Overdraft transfer from line of credit <i>(system generated)</i>	\$3 plus tax/transfer
Returned deposit item <i>(check ACH)</i>	\$17 each item
Debit overdrawn	\$25 each item
<b>ONLINE BANKING</b>	
Online banking	FREE
Bill Payment	FREE
eStatements	FREE
ACH origination service	\$10/month
Acct to Acct transfers <i>(FI to FI)</i>	FREE

<b>CHECK ISSUE</b>	
Corporate checks ( <i>second party checks</i> )	\$5 each transaction
Money orders ( <i>\$1000 limit</i> )	\$2 each
Foreign draft check issuance	\$10 each
Check printing	Prices vary with quantity, style and design
<b>ATM/DEBIT CARD</b>	
New replacement debit or ATM card	\$4 plus tax
Fees at non-Greater Iowa ATMs ( <i>Note: ATMs not owned by Greater Iowa may assess a surcharge fee</i> )	FREE
Replacement card rush delivery	\$5 plus third party charges
<b>WIRE TRANSFERS</b>	
Outgoing domestic	\$15
Incoming domestic	FREE
Outgoing international	\$35
Incoming international	FREE
VIGO money remittance	Varies by destination
Wires initiated within online banking (Domestic)	\$15
Wires initiated within online banking (International)	\$35
<b>SAFE DEPOSIT FEES (annual fee unless noted)</b>	
3" x 5" box	\$12
3" x 10" box	\$20
5" x 5" box	\$25
4" x 10" box	\$28
5" x 10" box	\$30
10" x 10" box	\$60
Lock change	\$35
Drilling of box	Member assessed actual cost
<b>GENERAL SERVICES</b>	
Stop payment request (check and ACH)	\$25 plus tax/item
Account reconciliation (3-month history maximum)	\$20 plus tax per hour
Research	\$20 plus tax per hour
Account Closure (within two months)	\$25
Account Conversion (first conversion fee waived)	\$10
Account histories	\$2 plus tax/item
VISA® gift card	\$3
VISA® reloadable card	\$4.95

Letters of verification	\$5
Returned mail	\$5
Statement copy (free via online banking)	\$2 plus tax/statement
Check copy (free via online banking)	\$1.50 plus tax/item
Unreadable routing and/or account number on checks not purchased from Greater Iowa	\$10 plus tax/item
Collection (items presented for payment directly to the drawer's financial institution)	\$25
Tax levy/garnishment	\$35 plus third party fees
TellerPhone	FREE
Corporate check lost/stolen (must wait 90 days)	\$50
Coin/Cash orders	1% of total
Coin counting	5% of total