

Greater Iowa Credit Union Schedule of Fees

Effective June 10, 2015



SAVINGS (SHARE) ACCOUNTS	
Excessive withdrawals <i>(in excess of six per month)</i>	FREE
Dormant account (6 months) <i>(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)</i>	\$10 per month
HIGH-YIELD MONEY MARKET	
Excessive withdrawals <i>(in excess of six per month)*</i>	\$5 per withdrawal and transfer
Minimum balance not met*	\$10 per month + tax
CHECKING (SHARE DRAFT)	
Excessive withdrawals <i>(applicable to Classic Share draft and includes: drafts, checks, pre-authorized payments, cash withdrawal, ATM/POSS withdrawals and check withdrawals per month)</i>	\$0.50 per withdrawal for each in excess of 15
Minimum balance not met <i>(Premium Checking)*</i>	\$5 per month + tax
Minimum balance not met <i>(Prestige Checking)*</i>	\$10 per month + tax
Monthly service fee <i>(Second Chance Checking)</i>	\$5 per month + tax
Temporary checks <i>(first booklet of temp checks free for new checking accounts)</i>	\$2 per 12 + tax
HEALTH SAVINGS ACCOUNT (HSA)	
Monthly Service Fee	\$2 per month
IRA	
Outgoing IRA transfer <i>(does not apply to transfers initiated through Greater Iowa)</i>	\$25 plus tax
OVERDRAFT & NSF CHARGES	
Overdraft transfers from share account	\$3 plus tax/transfer
Returned share draft item	\$29 each item
Returned ACH	\$29 each item
Privileged Courtesy Pay/Paid item fee	\$25 each item
Overdraft transfer from line of credit <i>(system generated)</i>	\$3 plus tax per transfer
ONLINE BANKING	
Online/Home banking	FREE
Bill Payment	FREE
eStatements	FREE
Mobile/Text banking	FREE
CHECK ISSUE	
Corporate checks <i>(second party checks)</i>	\$5 each
Money orders <i>(\$1000 limit)</i>	\$2 each
Foreign draft check issuance	\$10 each
Check printing	Prices vary with quantity, style and design
ATM/DEBIT CARD	
New replacement debit or ATM card	\$4 plus tax
ATM/Debit overdrawn	\$25 per item
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
Debit card overdraft transfer	\$3 plus tax per transfer

*Indicates fee waived for members ages 55 and older

WIRE TRANSFERS	
Outgoing domestic	\$15
Incoming domestic	FREE
Outgoing international	\$35
Incoming international	FREE
Money remittance	Varies by destination
SAFE DEPOSIT FEES (annual fee unless noted)	
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
GENERAL SERVICES	
Stop payment request (<i>check and ACH</i>)	\$25 plus tax
Account reconciliation (<i>3-month history maximum</i>)	\$20 plus tax per hour
Research	\$20 plus tax per hour
Account Closure (<i>within two months</i>)	\$25
Account Conversion (<i>first conversion fee waived</i>)	\$10
Account histories	\$2 plus tax
VISA® gift card	\$3
Letters of verification	\$5
Returned mail	\$5
Statement copy (<i>free via online banking</i>)	\$2 plus tax
Check copy (<i>free via online banking</i>)	\$1.50 plus tax per item
Unreadable routing and/or account number on checks not purchased from Greater Iowa	\$10 plus tax
Collection (<i>items presented for payment directly to the drawer's financial institution</i>)	\$25
Foreign collection item (<i>fee applies to the collection of checks deposited from foreign banks</i>)	\$7
Coin counting	5% of total, waived for minors
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 check lost/stolen (<i>must wait 90 days</i>)	\$50
Convenience pay - Phone	\$20
Convenience pay - Web	\$10
NON-MEMBER FEES	
Money orders (<i>\$1000 limit</i>)	\$5 each
Coin counting	10% of total, waived for minors