



# Fee Schedule

Effective: September 1, 2025

## Credit Union Membership

Membership Fee .....No Charge

## Savings Account Fees

Inactive Account Fee..... \$5.00 per month  
(After one year of inactivity)

## Checking Account Fees

Basic Checking Monthly Fee .....No Charge  
Advantage Checking Monthly Fee ..... \$5.00  
Overdraft/NSF Occurrence<sup>1</sup> ..... \$20.00

## Money Market Account Fees

Excessive Transactions.....No Charge  
MMA Reject Fee .....\$10.00 per item  
NSF Occurrence<sup>1</sup>.....\$20.00  
Stop Payment Order .....\$20.00 per item  
Check Printing Fee ..... No Charge for CU Checks

## Individual Retirement Account (IRA) Fees

Account Closing ..... \$25.00  
(Only applicable if closed within 1 year, no charge for death or disabled)

## Check Fees

Money Order ..... \$1.00  
Cashier's Check ..... \$1.00  
Check Printing ..... VARIES  
Reject Fee Per Check..... \$1.00  
(Rejection due to MICR line problems associated with non-GCEFCU purchased checks)

Temporary Checks ..... \$2.00  
Non-Deliverable Checks ..... COST  
Check Copy ..... \$3.00  
Returned Deposit Check (Self to Self) ..... \$20.00  
Returned Deposit Check (Third Party) ..... \$5.00  
Canadian Check Collection ..... \$35.00  
Stop Pay Request ..... \$20.00  
Non-Member On-Us Check Cashing ..... \$5.00

## Debit/Credit Card Fees

Additional/Replacement Card ..... \$5.00  
VISA Debit/Credit Dispute Denial ..... \$25.00  
Personalized Card ..... \$7.95  
VISA Gift Card ..... \$3.00  
Reloadable Card ..... \$5.00  
Travel Card ..... \$5.00  
Annual Credit Card Fee .....No Charge  
Cash Advance..... \$5.00 or 1%  
(Cash advances are charged a fee of \$5.00 or 1% of the amount of each cash advance, whichever is greater. No charge if completed at GCEFCU branch or online)  
Foreign Transaction ..... 1%  
(Fee is 1% of each transaction in U.S. dollars.)  
Balance Transfer .....No Charge  
Returned Payment.....Up to \$25.00  
Late Payment.....Up to \$25.00

## Loan Fees

Skip-A-Pay ..... \$25.00  
Loan Refinance<sup>2</sup> ..... \$50.00  
Document Fee..... \$25.00

Online/Web Payment ..... \$5.00  
Check by Phone ..... \$10.00  
Returned Loan Payment Check..... \$5.00  
Returned ACH Loan Payment ..... \$5.00

## Safe Deposit Box Fees

3 x 5 ..... \$15.00  
3 x 10 ..... \$25.00  
5 x 10 ..... \$40.00  
10 x 10 ..... \$75.00  
Lost Key..... \$25.00  
To Drill Box..... \$250.00  
Lock Replacement..... \$100.00

## Misc. Fees

Collection Fee ..... \$5.00  
Tax Levy Fee..... \$25.00  
Wire Fee..... \$15.00  
International Wire Fee ..... \$40.00  
Printout..... \$2.00  
Statement Copy ..... \$3.00  
Research (per hour) ..... \$25.00  
Fax..... \$1.50  
International Fax..... \$3.00  
Copy (per page)..... \$0.25  
Overnight Mail ..... COST  
Mail Return ..... \$5.00  
Online Transfer Return ..... \$25.00  
Notary (Members) .....No Charge  
Notary (Non-Members) ..... \$5.00  
Coin Machine .....No Charge  
Shared Branching Fee ..... \$3.00  
Legal Processing Fee<sup>3</sup>..... COST

<sup>1</sup> An occurrence is defined as anytime your account is taken negative to pay an item or an item is returned due to insufficient funds in your account. This fee applies to every overdraft created by check, in person withdrawal, ATM/ITM withdrawal, or other electronic means that we pay or return within a business day.

<sup>2</sup> Real estate loans may incur additional costs.

<sup>3</sup> Fees billed by GCEFCU attorney: garnishments, levy, judgments, etc.

The rates appearing in this Fee Schedule are accurate and effective for deposit accounts as of the date indicated above. Gulf Coast Educators Federal Credit Union is federally insured by the NCUA.