



Fee Schedule

Effective: October 1, 2023

Credit Union Membership

Membership FeeNo Charge

Savings Account Fees

Inactivity for 1 year \$5.00

Checking Account Fees

Basic Checking Monthly FeeNo Charge

Advantage Checking Monthly Fee \$5.00

Overdraft/NSF Occurrence¹ \$20.00

Money Market Account Fees

Excessive Transactions..... \$10.00

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-U's 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 FeeNo 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 TransferNo Charge

Returned Payment..... Up to \$25.00

Late PaymentUp to \$25.00

Loan Fees

Skip-A-Pay \$25.00

Loan Refinance² \$50.00

Document Fee..... \$25.00

Online/Web Payment \$5.00

Check by Phone \$10.00

Returned Loan Payment..... \$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 MachineNo Charge

Shared Branching Fee \$3.00

Legal Processing Fee COST

(Fees billed by GCEFCU attorney: garnishments, levy, judgements, etc.)

¹ 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.

² Real estate loans may incur additional costs.

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.