

## FEE SCHEDULE

Effective – 05/15/26

### General Service Fees

|                                      |                     |
|--------------------------------------|---------------------|
| Abandoned Property                   | \$60.00             |
| Account Closure*                     | \$15.00             |
| Loan payment by phone                | \$15.00             |
| All Copies                           |                     |
| (any GFA docs, over 1 page)          | \$7.50 min          |
| Coin Machine Service (over \$100.00) | 5%                  |
| External Transfer (set up by GFA)    | \$10.00             |
| Foreign Check Processing (per check) | \$30.00             |
| Inactivity Fee**                     | \$5.00/mth          |
| Insufficient/Overdraft Paid          | \$30.00/item        |
| Insufficient/Overdraft Returned      | \$30.00/item        |
| Items Sent for Collection            | \$25.00/item        |
| Levy                                 | \$125.00            |
| Money Order                          | \$7.50              |
| Non-Member Check cashing inc. OTC    | \$7.50/check        |
| Official Check                       | \$7.50              |
| <i>Paper Statement Fee***</i>        | <i>\$5.00/cycle</i> |
| Uncollected Charge                   | \$30.00/item        |
| Undeliverable Mail - after 30 days   | \$15.00             |
| Research (any) – min \$30.00         | \$50.00/hr.         |
| Returned Item – dep or loan          | \$15.00/item        |
| Stop Payment                         | \$30.00/item        |
| Temporary Check                      | \$3/pg              |
| Transfer OD Protection Fee           | \$5.00              |
| Wire - Domestic Incoming             | \$15.00             |
| Wire - Domestic Outgoing             | \$25.00             |
| Wire - International                 | \$50.00             |

### IRA and HSA Accounts

|                          |         |
|--------------------------|---------|
| Transfer to Outside Plan | \$30.00 |
| Annual Plan Fee          | \$15.00 |

### Mortgages

|                         |         |
|-------------------------|---------|
| Real Estate Loan Payoff | \$25.00 |
| e-Recording Fee         | \$5.25  |
| Duplicate Tax Form      | \$5.00  |

### Checking Account Fees

|                    |                       |
|--------------------|-----------------------|
| Check Printing     | Prices based on style |
| New Start -Monthly |                       |
| Maintenance Fee    | \$10.00               |

### Electronic Services Fees (Online Banking and Bill Payment)

|                               |              |
|-------------------------------|--------------|
| Card Replacement              | \$10.00/card |
| Mailed to alt address         | \$15.00      |
| Next Day fed-ex               | \$75.00      |
| Non-proprietary ATM           |              |
| Transfer/ Withdrawal/ Inquiry | \$1.50       |
| Same Day ACH Payment          | \$12.95      |
| Next Day Check Payment        | \$15.95      |

### Safe Deposit Box Fees – annual rental

| Size: | Fee:     |
|-------|----------|
| 3x5   | \$45.00  |
| 5x5   | \$55.00  |
| 3x10  | \$65.00  |
| 5x10  | \$85.00  |
| 10x10 | \$135.00 |

|                 |          |
|-----------------|----------|
| Drilling of Box | \$280.00 |
| Key Replacement | \$55.00  |
| Late Payment    | \$15.00  |

\* Within 180 days of opening

\*\* No account activity for 180 days and balance equal to or below \$30.00

\*\*\**All accounts EXCEPT term share(s), passbook savings, 18/65 - effective May 15, 2026*