

# fee schedule

Great Basin Federal Credit Union is committed to offering a wide range of products and services while providing quality financial service to our membership at affordable prices. For more information on any of the services and product offered, contact a Member Service Representative.~

account fees	
<b>Checking Fee</b> ( <i>Traditional Account type only</i> ) - \$12 per month*	
<b>Essential Share Fee</b>	
<ul style="list-style-type: none"> <li>• <i>Minimum Balance Fee</i> – If your Essential Share is your ONLY product, a minimum \$300 balance must be maintained – fee charged if requirement not met - \$5 per month</li> <li>• <i>Excessive Withdrawal Fee</i> – No fee on first 6 withdrawals per month - \$10 each after first 6</li> </ul>	
<b>Business Accounts</b> (Checking and/or Savings)	
<ul style="list-style-type: none"> <li>• <i>Sole Proprietorships</i> – \$15 per mo &amp; \$0.25 per check after 10 per day (No charge for first 10 checks deposited per day)</li> <li>• <i>Non-profits</i> – \$5 per mo &amp; \$0.25 per check after 10 per day (No charge for first 10 checks deposited per day)</li> <li>• <i>All other entities not including Sole Proprietorship &amp; Non-profit</i> – \$30 per mo &amp; \$0.25 per check after 10 per day (No charge for first 10 checks deposited per day)</li> </ul>	
<b>Money Market Fees</b>	
<ul style="list-style-type: none"> <li>• <i>For balances up to \$2,499.99</i> - If balance not brought up in 30 days, funds transferred to savings and Money Market is closed - \$10</li> <li>• <i>Excessive Withdrawal Fee</i> - No fee on first 6 withdrawals - \$10 each after first 6</li> </ul>	
<b>Share Certificate Early Closure Fee</b>	
<ul style="list-style-type: none"> <li>• Up to 12 months - 90 days dividends</li> <li>• 1 to 2 years - 180 days dividends</li> <li>• 3 or more years - 365 day dividends</li> </ul>	
<b>Christmas Club, Vacation Club, Pay Day Certificate, Achieve My Dream Certificate Early Withdrawal Fee - \$5</b>	
miscellaneous fees	
<b>Account Closure Fee</b> (within 90 days of opening) - \$25	<b>Legal/Reconciliation/Research Fee</b> (1 hour min) - \$35 per hour
<b>Check Copies &amp; Statement Copies</b> (after 5 items, research fee may apply in addition to per-copy charge) - \$5 each copy*	<b>Miscellaneous Copies</b> (after 5 items, research fee may apply in addition to per-copy charge) - \$5 each copy*
<b>Cashier's Check Fee</b> - \$5*	<b>Check Printing Fee</b> – varies (see MSR for details)
<b>Debit/Credit Card Replacement Fee</b> (one free card per year) - \$5	<b>Rush Card Replacement</b> - \$25
<b>Rush PIN Delivery</b> - \$25	<b>Dormant Account Fee</b> (365 days inactive) - \$5 per month
<b>Foreign Item Fee</b> - \$35	<b>Locator Fee</b> (for returned mail/bad address) - \$5 per month
<b>IRA Closure Fee</b> - \$40	<b>IRA Processing/Transfer Fee</b> - \$40
<b>IRA Annual Maintenance Fee</b> (for balances under \$5,000.00) - \$25 per year*	<b>Temporary Check Fee</b> (when opening new account, first 10 checks are free; fee applies to each check thereafter) - \$1 per check*
<b>Stop Payment</b> - \$20 per item	<b>Stop Payment on Check Series</b> - \$30
<b>Legal Processing Fee</b> - \$30	<b>Domestic Outgoing Wire</b> - \$25*
<b>Foreign Outgoing Wire</b> - \$35*	<b>Outgoing Wire to Latin America</b> - \$10*
<b>Levy/Garnishment Fee</b> - \$50	<b>Non-Sufficient Funds Fee (NSF)</b> - \$29
<b>Member Privilege Fee</b> - \$29	<b>Non-member check cashing fee</b> - \$5
<b>Online Bill Pay</b> – No charge	<b>Returned Deposit Item</b> - \$25
<b>Incoming Wire</b> – \$10*	<b>Account Reopening Fee</b> - \$10
<b>Pre-Paid Visa Gift Card</b> - \$3	<b>Verification of Deposit</b> - \$5*
<b>Pre-Paid Reloadable Visa Gift Card</b> - \$0	<b>Card Release Fee</b> - \$5
<b>Load Fee for Pre-Paid Reloadable Visa Gift Card</b> - \$2.50	<b>Notary Services</b> – FREE for members. See branch signage for non-member fees ( <i>range from \$2.50 to \$5.00 per service</i> )
loan fees	
<b>Reconveyance Fee</b> - \$10 and up	<b>Subordination Fee</b> - \$100
<b>Payoff Demand Fee</b> (Home Loans) - \$20	<b>Loan Modification Fee</b> - \$35
<b>Overdraft LOC Over-the-Limit Fee</b> - \$10	<b>VISA Annual Fee</b> – No charge
<b>Returned Loan Payment</b> - \$35	<b>VISA Late Fee</b> (after 5 days) - \$25
<b>Late Loan Payment Fee</b> (does not apply to real estate or VISA loans) - \$15	<b>VISA Foreign Transaction Fee</b> – 2% (of transaction amount)

**ALL FEES ARE SUBJECT TO CHANGE**

\*Indicates fees waived for Core Accounts.

As of: 11/15/10