



*We're with you for life.*

[www.greatbasin.org](http://www.greatbasin.org)  
775.333.4228

account fees	
<b>Checking Fee</b> (applies if account does not meet eligibility of Core Account or e-Account)	\$12 per month*
<b>Essential Share Fees</b>	\$5 per month
<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</li> <li><i>Excessive Withdrawal Fee</i> - No fee on first 6 withdrawals per month</li> </ul>	\$10 each after first 6
<b>Business Account Fees</b> (Checking/Savings)	
<ul style="list-style-type: none"> <li><i>Sole Proprietorships</i> No charge for first 10 checks deposited per day</li> <li><i>Non-Profits</i> No charge for first 10 checks deposited per day</li> <li><i>All other entities not including Sole Proprietorships &amp; Non-Profits</i> No charge for first 10 checks deposited per day</li> </ul>	\$15 per month \$0.25 per check after 10 per day \$5 per month \$0.25 per check after 10 per day \$30 per month \$0.25 per check after 10 per day
<b>Money Market Fees</b>	
<ul style="list-style-type: none"> <li><i>Minimum Balance Fee</i> (For balances up to \$2,499.99) - If balance not brought up in 30 days, funds transferred to savings and money market is closed</li> <li><i>Excessive Withdrawal Fee</i> - No fee on first 6 withdrawals per month</li> </ul>	\$10 each after first 6
<b>Christmas Club, Vacation Club, Payday Certificate and Achieve My Dream Certificate Early Withdrawal Fee</b>	\$5

loan fees	
<b>Reconveyance Fee</b>	\$10 and up
<b>Subordination Fee</b>	\$100
<b>Payoff Demand Fee</b> (Mortgage Loans)	\$20
<b>Late Loan Payment Fee</b> (does not apply to real estate loans of Visa® loans)	\$15
<b>Loan Modification Fee</b>	\$35
<b>Overdraft LOC Over-the-Limit Fee</b>	\$10
<b>Visa® Annual Fee</b>	no charge
<b>Visa® Over-the-Limit Fee</b>	\$25
<b>Visa® Late Fee</b> (after 5 days)	\$25
<b>Returned Loan Payment</b>	\$35

miscellaneous fees	
<b>Account Closure Fee</b> (within 90 days of opening)	\$25
<b>Cashier's Check Fee</b>	\$5*
<b>Check Printing Fee</b>	varies
<b>Check Copies &amp; Statement Copies Fee</b> (after 5 items, research fee may apply in addition to per-copy fee)	\$5 each copy
<b>Miscellaneous Copies</b> (after 5 items, research fee may apply in addition to per-copy fee)	\$5 each copy
<b>Research, Legal, or Reconciliation Fee</b> (one hour minimum)	\$35 per hour
<b>Debit/Credit Card Replacement Fee</b> (one free card per year)	\$5
<b>Rush Card Replacement Fee</b>	\$25
<b>Rush PIN Delivery Fee</b>	\$25
<b>Dormant Account Fee</b> (365 days inactive)	\$5 per month
<b>IRA Annual Maintenance Fee</b> (for balances under \$5,000.00)	\$25* per year
<b>IRA Transfer Fee</b>	\$40
<b>IRA Closure Fee</b>	\$40
<b>Temporary Check Fee</b> (when opening a new account the first 12 checks are free; fee applies to each check thereafter)	\$1* per check
<b>Foreign Item Fee</b>	\$35
<b>Stop Payment Fee</b>	\$20 per item
<b>Stop Payment on Check Series Fee</b>	\$30
<b>Domestic Outgoing Wire Fee</b>	\$25*
<b>International Outgoing Wire Fee</b>	\$35*
<b>Outgoing Wire to Latin America Fee</b>	\$10*
<b>Incoming Wire Fee</b>	\$10*
<b>Locator Fee</b> (for return mail/bad address)	\$5 per month
<b>Levy/Garnishment Fee</b>	\$50
<b>Legal Processing Fee</b>	\$30
<b>Non-Sufficient Funds Fee (NSF)</b>	\$29
<b>Member Privilege Fee</b>	\$29
<b>Online Home Banking &amp; Telephone Teller</b>	no charge
<b>Online Bill Pay &amp; e-Statements</b>	no charge
<b>Returned Deposit Item Fee</b>	\$25
<b>Account Reopening Fee</b>	\$10
<b>Card Release Fee</b>	\$5
<b>Verification of Deposit Fee</b>	\$5*

**ALL FEES ARE SUBJECT TO CHANGE - Fees as 9/1/2009**

*\*Indicates fees waived for Core Accounts. Please ask for details.*