ACCOUNT FEES:
• Checking Monthly Fee: $0
• Essential Share Fee: $10 per month
  o If your Essential Share is your ONLY product, a minimum $300 balance must be maintained; fee charged if requirement not met
• Sole Proprietor Business Account: $12 per month (no minimum balance)†
• Money Market Fee: $10 per month
  o Charged monthly until balance brought above $2,500
• Early Withdrawal Fee for Christmas Club, Pay Day Certificate, Achieve My Dream Certificate: $10
• Account Closure Fee: $25 (within 90 days of opening)
• Dormant Account Fee: $5 per month (365 days inactive)

IRA FEES:
• IRA Annual Maintenance Fee: $25 per year*  
  o For balances under $5,000
• IRA Closure Fee: $40
• IRA Processing/Transfer Fee: $40

LOAN FEES:
• Return Loan Payment Fee: $35

TRANSACTIONAL FEES:
• Cashier’s Check Fee: $5* (waived for age 55+)
• Check Cashing Fee Non-Member: $5
• Foreign Check Processing Fee - As much as $35 (Plus fees from 3rd party processors passed to the member)
• Member Privilege Fee: $30
• Non-Sufficient Funds Fee (NSF): $30
• Return Deposit Item: $10

MISCELLANEOUS FEES:
• Check Copies & Statement Copies: $5 each copy*  
  o After 5 items, research fee may apply. Statements/check images in Online Banking for FREE.
• Debit/Credit Card Replacement Fee: $10
• Research/Legal Reconciliation Fee: $20 per hour; minimum 30 minutes
• Return Mail/Bad Address Locator Fee: $5 per month
• VISA Foreign Transaction Fee: 2% (of transaction amount)
• Wire Fees (Great Basin FCU does not process and send wire transfers outside of the United States)  
  o Incoming Wire - $10*
  o Outgoing Wire - $25*

ALL FEES ARE SUBJECT TO CHANGE.
OTHER FEES MAY APPLY TO SPECIFIC PRODUCTS AND ARE DISCLOSED AT TIME OF OPENING THE PRODUCT
*Indicates fees waived for Core Members.
†Non-Profit Business Accounts and Corporation/Partnership/LLC Business Accounts are no longer offered. Monthly checking fees for existing accounts of this type are: $5 for Non-Profit and $15 for Corp./Partnership/LLCs.