

GUARDIANS CREDIT UNION

Schedule of Current Charges

Categories are based on prior month's average daily balance.

	Classic	Classic Plus	Loyalty	Loyalty Plus	Premier Choice
	\$0 - \$1,499.00	Balance \$1,500.00 - \$4,999.00	Balance \$5,000 - \$9,999.00	Balance \$10,000.00 - \$24,999.00	Balance \$25,000.00 + Above

Safety Deposit Boxes

Small / Large / X-Large / Jumbo	\$60 / \$80 / \$90 / \$170	\$60 / \$80 / \$90 / \$170	\$50 / \$70 / \$80 / \$160	\$45 / \$65 / \$75 / \$155	\$35 / \$55 / \$65 / \$145
Drilled Box Fee	\$150	\$150	\$150	\$150	\$150
Lost Key Fee	\$10 per key	\$10 per key	\$10 per key	\$10 per key	\$10 per key

Miscellaneous Account Charges

Monthly Statement Copy Fee	\$5 each	\$5 each	\$5 each	\$5 each	\$5 each
Research Fee (per Hour)	\$30 per hr, \$10 min	\$30 per hr, \$10 min	\$30 per hr, \$10 min	\$30 per hr, \$10 min	\$30 per hr, \$10 min
Return Statement(s) (per Month)	\$5 each	\$5 each	\$5 each	\$5 each	\$5 each
Incorrect Address Fee	\$5 per month	\$5 per month	\$5 per month	\$5 per month	\$5 per month
Wire Transfer Fee	\$25 each	\$25 each	\$25 each	\$25 each	\$25 each
International Wire Fee	\$45 each	\$45 each	\$45 each	\$45 each	\$45 each
Incoming Wire Fee	\$ 15 each	\$15 each	\$15 each	\$ 15 each	\$15 each
Levy and Garnishment Processing Fee	\$50 each	\$50 each	\$50 each	\$50 each	\$50 each
Title Processing Fee	\$99	\$99	\$99	\$99	\$99
Forced Place Insurance Fee	\$20	\$20	\$20	\$20	\$20
Cashier Checks	\$5 each	\$5 each	\$4 each	\$3 each	Free
Money Orders	\$4 each	\$4 each	\$3 each	\$2 each	Free
Dormant Account Fee (12+ Months of Inactivity)	\$10 per month	\$10 per month	\$10 per month	\$10 per month	\$10 per month
Paper Statement Fee	\$2 per statement	\$2 per statement	\$2 per statement	\$2 per statement	\$2 per statement
<u>Shared Branch Transactions</u> : 6 free per month after which the following per transaction fee applies	\$2.00	\$2.00	\$1.00	\$0.50	Free
Mortgage Pay off Fee	\$50	\$50	\$50	\$50	\$50

Share

Excess Share Withdrawals Fee (over 6)	\$5 per w/d	\$5 per w/d	\$5 per w/d	\$5 per w/d	\$5 per w/d
Excess Money Market Withdrawal Fee (over 3)	\$5 per w/d	\$5 per w/d	\$5 per w/d	\$5 per w/d	\$5 per w/d

Checking Accounts

NSF*	\$38 per presentment	\$38 per presentment	\$33 per presentment	\$32 per presentment	\$32 per presentment
Courtesy Pay*	\$38 each	\$38 each	\$33 each	\$32 each	\$32 each
Uncollected Funds	\$38 each	\$38 each	\$33 each	\$32 each	\$32 each
Stop Payment	\$38 each	\$38 each	\$33 each	\$32 each	\$32 each
Copies of Checks by Mail	\$1 each	\$1 each	\$1 each	\$1 each	\$1 each
Copies of Checks by Fax	\$2 each	\$2 each	\$2 each	\$2 each	\$2 each
NSF Charge Back (Per Deposit Check)(s)	\$20 each	\$20 each	\$20 each	\$20 each	\$20 each
Delinquent Account Closing	\$35 each	\$35 each	\$35 each	\$35 each	\$35 each
Account Closed Within the First 12 Months	\$25 each	\$25 each	\$25 each	\$25 each	\$25 each
Free Box of Checks (1 Box Per Year)**	No	No	No	Yes	Yes
Security Fee	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50
Aspire Account Fee (waived w/ pay roll direct deposit)	\$10 per month	\$10 per month	\$10 per month	\$10 per month	\$10 per month

Debit/ATM

Non Network ATM Withdrawal (s)	\$2 each	\$2 each	\$1 each	\$0.50 each	Free
Debit/ATM Replacement Card (s)	\$5 each	\$5 each	\$5 each	\$5 each	\$5 each
ATM Overdraft (Linked to Savings Account)	\$15 each	\$15 each	\$15 each	\$15 each	\$15 each
Non Network Point of Sale Trans. (Per Trans. Fee)	\$1 each	\$1 each	\$1 each	\$1 each	\$1 each

Share Certificates/IRA Certificates

Early Withdrawal Fee	90 days interest				
----------------------	------------------	--	--	--	--

* Fee applies when overdraft is created by check, in-person withdrawal, or other electronic means.

** \$16.30 and up. Check order fee depends on style of checks ordered.