



Business Fees & Charges
Effective July 1, 2024

Savings ⁴ Account Fees		Other Fees	
Savings with 12 Months of Inactivity (Waived if \$250 or Greater Aggregate Balance or a Loan Relationship) ¹	\$5.00 per month How Can I Avoid This Fee? Conduct regular transactions throughout the year or keep an aggregate balance over \$250 or loan relationship.	Account Research/Reconciliation Fee	\$35.00 per hour
Savings Excessive Withdrawal Fees ⁴	\$5.00 per item after 6 transactions per month How Can I Avoid This Fee? Use your Checking Account for all your regular and ongoing transactions. Make less frequent but larger withdrawals from your Savings Account.	Paper Statement Mailed	\$5.00 per month How Can I Avoid This Fee? Credit Union of Georgia offers free eStatements. All you need to do is let us know you no longer want to receive a paper statement.
Non-Sufficient Funds (NSF)	\$25 per presentation How Can I Avoid This Fee? Credit Union of Georgia offers online banking that allows you to monitor your balances 24/7. Within online banking, you can also set daily balance and high/low balance alerts.	Statement/Item Copy	\$5.00 per item How Can I Avoid This Fee? Credit Union of Georgia offers free online banking that allows you to view your statements and check copies from the past 24-months.
Money Market Minimum Balance Fee if \$2,500 Not Met	\$5.00 per month How Can I Avoid This Fee? Make sure your Money Market Account stays at or above \$2,500. You can sign up for daily balance alerts inside online banking to ensure your balance stays above the threshold.	Item/Foreign Item Collection	\$30.00
Money Market Excessive Withdrawal Fee	\$5.00 after 6 transactions per month How Can I Avoid This Fee? Use Your Checking Account for all your regular and ongoing transactions. Make less frequent but larger withdrawals from your Money Market Account.	Money Order	\$5.00
Checking Account Fees		Certified Check	\$5.00
Business Checking Monthly Fee	\$0.00	Legal Processing	\$50.00
Transaction Fee ²	>150 Transactions = \$.35 each	Out of Network (OON) ATM Usage	\$2.00 per transaction How Can I Avoid This Fee? As a Credit Union of Georgia member you have access to over 30,000 Surcharge-Free ATM's across the country. Download our mobile banking app to visit our locations page and find the nearest Surcharge-Free ATM.
Cash Ordered or Deposited		Domestic Wire Transfer (Incoming/Outgoing)	\$20.00 How Can I Avoid This Fee? We offer other options to move your money including Member-To-Member Transfer, Person-To-Person Transfer, and ACH Transfer.
Coin	\$0.05 per \$1	International Wire Transfer (Incoming/Outgoing)	\$50.00
Cash	>\$2K = \$0.30 per \$100	Return Mail/Bad Address	\$5.00 How Can I Avoid This Fee? Credit Union of Georgia offers free online banking that allows you to keep all your contact information up-to-date.
Commercial Business Checking Monthly Fee ^{3,5}	\$10.00	Deposit Correction	\$10.00
Transaction Fee ^{2,7}	>250 Transaction = \$.25 each	Money Services Business (MSB) ⁶	\$250.00 per month
Cash Ordered or Deposited ¹		Coin Machine Usage	\$0.05 per \$1
Coin	\$0.05 per \$1	Debit/Credit Card Payments by Phone	\$12.50 or 3% of Payment Amount (Whichever is Greater) How Can I Avoid This Fee? Credit Union of Georgia offers free ACH payments within online banking.
Cash	>\$2K = \$0.30 per \$100	Foreign Currency Exchange	\$20.00 per order
Courtesy Pay	\$25.00 per presentation How Can I Avoid This Fee? Credit Union of Georgia offers online banking that allows you to monitor your balances 24/7. To avoid negative balances you can also set up Overdraft Auto Transfer from your savings to your checking, and/or set up daily balance and high/low balance alerts within online banking.	Debit Card Payments Online	\$4.95 How Can I Avoid This Fee? Credit Union of Georgia offers free ACH payments within online banking.
Deposit Return Item	\$25.00	Plastic Card Replacement	\$10.00
Non-Sufficient Funds (NSF)	\$25.00 per presentation How Can I Avoid This Fee? Credit Union of Georgia offers online banking that allows you to monitor your balances 24/7. To avoid negative balances you can also set up Overdraft Auto Transfer from your savings to your checking, and/or set up daily balance and high/low balance alerts within online banking.	Plastic Card Replacement (Rush)	\$50.00
Stop Payment	\$25.00	Account Closed within 90-Days Fee	\$5 if account is closed within 90-Days of opening. Account cannot be reopened within 90-Days of closing. How Can I Avoid This Fee? Maintain your account for over 90-days and take advantage of all the products and services Credit Union of Georgia has to offer.
Overdraft Auto Transfer	\$5.00 How Can I Avoid This Fee? Credit Union of Georgia offers online banking that allows you to monitor your balances 24/7. Within online banking, you can also set daily balance and high/low balance alerts.	Visa International Service Assessment on International Card Transaction ⁸	1% of Transaction Amount
Checking Account 6-Months of Inactivity (Waived if \$250 or Greater Aggregate Balance or a Loan Relationship)	\$5.00 How Can I Avoid This Fee? Maintain a balance over \$250 or make regular transactions throughout the year.	Safe Deposit Box Fees	
Business Digital Banking Fees		X Small (3X5)	\$35.00
Starter Monthly Fee	\$5.00	Small (3X10)	\$55.00
Standard Monthly Fee	\$10.00	Medium (5X10)	\$75.00
Enhanced Monthly Fee	\$15.00	Large (10X10)	\$110.00
All Access Monthly Fee	\$20.00	Safe Deposit Box Drilling Fee	\$250.00
Domestic Wire Transfer (Incoming/Outgoing)	\$15.00	Missed Appointment for Drilling	\$100.00
International Wire Transfer (Incoming/Outgoing)	\$40.00		
Bill Pay	\$1.50 per item		

¹ These fees will be partially or completely offset by a monthly Earnings Credit. Credit is based on a rate determined by the Credit Union and your average daily balance. Earnings credit is subject to change.

² Transactions include each check received and/or paid (paper and bill pay), all ACH transactions, cash deposits and over the counter withdrawals.

³ Monthly fee waived if minimum daily balance of \$5,000 is maintained.

⁴ Savings accounts include Regular Savings, Secondary Savings, and High Interest Savings.

⁵ A Money Service Business (MSB) qualifies only for a Commercial Business Checking Account.

⁶ An International/foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States.