



**Consumer Fees & Charges**

Effective July 1, 2024

| Savings <sup>4</sup> & Money Market Account Fees  |   | Other Fees   |   |
|---|---|--|---|
| Savings with 12 Months of Inactivity (Waived if \$250 or Greater Aggregate Balance or a Loan Relationship) <sup>4</sup> | \$5.00 per month<br><b>How Can I Avoid This Fee?</b><br>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 <sup>4</sup>  | \$5.00 per item after 6 transactions per month<br><b>How Can I Avoid This Fee?</b><br>Use your Checking Account for all your regular and ongoing transactions. Make less frequent but larger withdrawals from your Savings Account.   | Paper Statement Mailed   | \$2.00 per month<br><b>How Can I Avoid This Fee?</b><br>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) <sup>1,2</sup>   | \$25 per presentment<br><b>How Can I Avoid This Fee?</b><br>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<br><b>How Can I Avoid This Fee?</b><br>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<br><b>How Can I Avoid This Fee?</b><br>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<br><b>How Can I Avoid This Fee?</b><br>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  |
| CU Rewards + Interest Monthly Service Charge  | \$5.95<br><b>How Can I Avoid This Fee?</b><br>Have an average balance of \$5,000 or \$50,000 combined deposit and loan balance per individual membership.   | Out of Network (OON) ATM Usage   | \$2.00 per transaction<br><b>How Can I Avoid This Fee?</b><br>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.    |
| CU Rewards Monthly Service Charge   | \$4.95<br><b>How Can I Avoid This Fee?</b><br>You cannot avoid this fee, but you can reduce it by \$2.00 if you are under 18-years old or over 65-years old.  | Domestic Wire Transfer (Incoming/Outgoing)   | \$20.00<br><b>How Can I Avoid This Fee?</b><br>We offer other options to move your money including Member-To-Member Transfer, Person-To-Person Transfer, and ACH Transfer.  |
| CU Simply Checking Monthly Service Charge   | \$10.00   | International Wire Transfer (Incoming/Outgoing)                                      | \$50.00   |
| Courtesy Pay <sup>1</sup>   | \$25.00 per presentment<br><b>How Can I Avoid This Fee?</b><br>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. | Return Mail/Bad Address  | \$5.00<br><b>How Can I Avoid This Fee?</b><br>Credit Union of Georgia offers free online banking that allows you to keep all your contact information up-to-date.   |
| Deposit Return Item   | \$25.00   | Legal Processing   | \$50.00   |
| Non-Sufficient Funds (NSF) <sup>1,2</sup>   | \$25 per presentment<br><b>How Can I Avoid This Fee?</b><br>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/Credit Card Payments by Phone  | \$12.50 or 3% of Payment Amount (Whichever is Greater)<br><b>How Can I Avoid This Fee?</b><br>Credit Union of Georgia offers free ACH payments within online banking.   |
| Stop Payment  | \$25.00   | Debit Card Payments Online   | \$4.95<br><b>How Can I Avoid This Fee?</b><br>Credit Union of Georgia offers free ACH payments within online banking.   |
| Overdraft Auto Transfer   | \$5.00<br><b>How Can I Avoid This Fee?</b><br>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.   | Foreign Currency Exchange  | \$20.00 per order   |
| Checking with 6-Months of Inactivity (Waived if \$250 or Greater Aggregate Balance or a Loan Relationship)              | \$5.00<br><b>How Can I Avoid This Fee?</b><br>Maintain a balance over \$250 or make regular transactions throughout the year.   | 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.<br><b>How Can I Avoid This Fee?</b><br>Maintain your account for over 90-days and take advantage of all the products and services Credit Union of Georgia has to offer. |
| Safe Deposit Box Fees   |   | Plastic Card Replacement   | \$10.00   |
| X Small (3X5)   | \$35.00   | Plastic Card Replacement (Rush)  | \$50.00   |
| Small (3X10)  | \$55.00   | Visa International Service Assessment on International Card Transaction <sup>3</sup> | 1% of Transaction Amount  |
| Medium (5X10)   | \$75.00   |  |   |
| Large (10X10)   | \$110.00  |  |   |
| Safe Deposit Box Drilling Fee   | \$250.00  |  |   |
| Missed Appointment for Drilling   | \$100.00  |  |   |

<sup>1</sup> Maximum 6 daily Courtesy Pay and/or NSF Fees charged on your account. (excludes overdraft protection transfers).

<sup>2</sup> An NSF fee may be charged each time an item is presented for payment and returned unpaid, even if it results in multiple fees for the same item.

<sup>3</sup> An International/foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States.

<sup>4</sup> Savings accounts include Regular Savings, Secondary Savings, and High Interest Savings.