



Business Fees & Charges
Effective November 1, 2025

Savings ⁴ & Money Market Account Fees		Other Fees	
Savings with 12 Months of Inactivity (Waived if \$250 or Greater Aggregate Balance or a Loan Relationship) ⁴	\$5.00 per month How Can I Avoid This Fee? Conduct regular transactions throughout the year or keep an aggregate balance of over \$250 or with an outstanding loan balance.	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.	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.
Cash Ordered or Deposited		Item/Foreign Item Collection	\$30.00
Coin	\$.05 per \$1	Money Order	\$5.00
Cash	>\$2K = \$0.30 per \$100	Certified Check	\$5.00
Non-Sufficient Funds (NSF)	\$25 per presentment 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.	Legal Processing	\$50.00
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.	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.
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.	Domestic Wire Transfer (Incoming/Outgoing) ¹	\$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.
Checking Account Fees		International Wire Transfer (Incoming/Outgoing) ¹	\$50.00
Business Checking Monthly Fee	\$5.00 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, and we will waive the Monthly Fee.	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.
Transaction Fee ²	>150 Transactions = \$.35 each	Deposit Correction	\$10.00
Cash Ordered or Deposited		Money Services Business (MSB)*	\$250.00 per month
Coin	\$.05 per \$1	Coin Machine Usage	\$.05 per \$1
Cash	>\$2K = \$0.30 per \$100	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.
Commercial Business Checking Monthly Fee ^{3,5,1}	\$10.00	Foreign Currency Exchange	\$20.00 per order
Transaction Fee ^{1,2}	>250 Transaction = \$.25 each	Debit Card Payments Online	\$4.95 How Can I Avoid This Fee? Credit Union of Georgia offers free ACH payments within Online Banking.
Cash Ordered or Deposited ¹		Plastic Card Replacement	\$10.00
Coin	\$.05 per \$1	Plastic Card Replacement (Rush)	\$50.00
Cash	>\$2K = \$0.30 per \$100	Stop Payment	\$25.00
Courtesy Pay	\$25.00 per presentment 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.	Visa International Service Assessment on International Card Transaction ⁶	1% of Transaction Amount
Deposit Return Item	\$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.
Non-Sufficient Funds (NSF)	\$25.00 per presentment 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.	Safe Deposit Box Fees	
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.	X Small (3X5)	\$35.00
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.	Small (3X10)	\$55.00
Business Digital Banking Fees		Medium (5X10)	\$75.00
Starter Monthly Fee ¹	\$5.00	Large (10X10)	\$110.00
Standard Monthly Fee ¹	\$10.00	Safe Deposit Box Drilling Fee	\$250.00
Enhanced Monthly Fee ¹	\$15.00	Missed Appointment for Drilling	\$100.00
All Access Monthly Fee ¹	\$20.00		
Domestic Wire Transfer ¹ (Incoming/Outgoing)	\$15.00		
International Wire Transfer ¹ (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.