CREDIT UNION OF GEORGIA

Business Fees & Charges
Effective November 1, 2025

Savings[4] & Money Market Account 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.
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.
Cash Ordered or Deposited	
Coin	$.05 per $1
Cash	>$2K = $0.30 per $100
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.
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.
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.

Checking Account Fees	
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.
Transaction Fee[2]	>150 Transactions = $.35 each
Cash Ordered or Deposited	
Coin	$.05 per $1
Cash	>$2K = $0.30 per $100
Business Checking Plus Monthly Fee[3,5,1]	$10.00
Transaction Fee[1,2]	>250 Transaction = $.25 each
Cash Ordered or Deposited[1]	
Coin	$.05 per $1
Cash	>$2K = $0.30 per $100
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.
Deposit Return item	$25.00
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.
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.
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.

Business Digital Banking Fees	
Starter Monthly Fee[1]	$5.00
Standard Monthly Fee[1]	$10.00
Enhanced Monthly Fee[1]	$15.00
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

Other Fees	
Account Research/Reconciliation Fee	$35.00 per hour
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.
Item/Foreign Item Collection	$30.00
Money Order	$5.00
Certified Check	$5.00
Legal Processing	$50.00
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.
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.
International Wire Transfer (Incoming/Outgoing)[1]	$50.00
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.
Deposit Correction	$10.00
Money Services Business (MSB)*	$250.00 per month
Coin Machine Usage	$.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.
Foreign Currency Exchange	$20.00 per order
Debit Card Payments Online	$4.95 **How Can I Avoid This Fee?** Credit Union of Georgia offers free ACH payments within Online Banking.
Plastic Card Replacement	$10.00
Plastic Card Replacement (Rush)	$50.00
Stop Payment	$25.00
Visa International Service Assessment on International Card Transaction[6]	1% of Transaction Amount
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.

Safe Deposit Box Fees	
X Small (3X5)	$35.00
Small (3X10)	$55.00
Medium (5X10)	$75.00
Large (10X10)	$110.00
Safe Deposit Box Drilling Fee	$250.00
Missed Appointment for Drilling	$100.00

[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.