



FEE SCHEDULE

Checking Account Fees	Online Bill Payment	FREE	with eStatements (\$3.95 per month with paper statements)
	Interest Checking Fall Below Fee	\$10	if balance falls below \$1500 minimum balance during month
	Stop Payment Fee	\$28	per check or ACH item
Overdraft Fees	Non Sufficient Funds(NSF)/Returned Item Fee	\$28	for each time a check, ACH, bill payment, or other electronic transaction is presented for payment and returned due to uncollected or non sufficient funds. Items may be presented multiple times and will be charged a fee each time
		\$28	for each item presented to Genisys that is written off member's account at another financial institution
	Courtesy Pay Fee	\$28	for each time a check, ACH, bill payment, Debit Mastercard Signature or POS purchase, or other electronic transaction is presented for payment
	Overdraft Transfer Fee	\$3	for each time a check, ACH, bill payment, Debit Mastercard Signature or POS purchase, or other electronic transaction is presented for payment and funds are transferred from the share account. Must be enrolled in service
ATM/Debit Card Fees	ATM Fees	FREE	unlimited transactions at all Genisys Credit Union ATMs
		\$1.25	each withdrawal, each balance inquiry, and each transfer are subject to a fee and each count toward the limit of 6 free monthly transactions, even if a balance inquiry and transfer and/or withdrawal are made during the same visit to a CO-OP Network or non-Genisys ATM (First 6 are FREE)
Deposit Account Fees	Card Replacement Fee	\$5	for lost/damaged Debit/ATM card
	Account Closing Fee	\$5	if share account is closed within 6 months of opening
	Check Processing Fee	\$5	per item - waived with total deposits or loan balances of \$250 or more, active checking, or additional criteria
	Coin Processing	3%	of total amount redeemed over \$50 per day
	Excess Money Market Withdrawal Fee*	\$5	per withdrawal after exceeding 6 FREE withdrawals per month
	Inactive Membership Fee	\$5	per month if no activity for 12 months. Waived if total balances greater than \$100, other active services, or members under 21
	Service Center/Shared Branch Usage	FREE	
External Funds Transfer Fees	Wire Transfer Fees	\$20	outgoing- domestic wire
		\$45	outgoing- foreign wire in foreign currency
		\$63	outgoing- foreign wire in U.S. dollars
	Direct a Mexico Transfer Service	\$8	per transfer
	Foreign / Cross Border Transactions	1.1%	Up to 1.1% on each transaction processed in a foreign country
Service Fees	Cashiers Checks	\$2	per check payable to a third party
		\$5	per check issued/converted from a Genisys check for a non-member
	Counter Checks	\$4	per sheet
	Manual Phone Transfer	\$3	per transfer (FREE if using online or other self-service channels)
	Money Orders	\$2	per money order
	Pay-by-Phone	\$10	per payment (no fee if opening a certificate of \$2,500 or more)
	VISA Gift Cards	\$3.95	per card
Miscellaneous Fees	Account Research Fee	\$20	per hour
	Canadian Check Processing Fee	\$10	per item
	Escheat Notice	\$40	per account when escheat is required
	Levies and Garnishments	\$50	per notification
	Post Office Change of Address Notification	\$5	no fee if member contacts us regarding address change first
	Photocopy/Fax	\$0.25	per page
	Statement or Check Copy	\$3	per copy or FREE through Online Banking
Business Services	Business Checking Fall Below Fee	\$10	assessed each month the average daily balance for month is less than \$2,500
	Business Checking Plus Fall Below Fee	\$15	assessed each month the average daily balance for month is less than \$10,000
	Business Savings Deposit Fee	\$0.50	per deposit (grandfathered accounts)
		\$0.10	per item (grandfathered accounts)
	Coin-Ordering Boxes of coin	\$5	per box of coin ordered
	Large Currency Fee	.20/\$100	when cash deposits exceed \$5,000 per day
	Per Check Fee	\$0.10	per check when depositing more than 30 checks per day
	Returned Item Fee	\$15	per item deposited or received as payment written by a 3rd party
	Business Wire Transfer Fees	\$15	incoming wire
		\$20	outgoing- domestic wire
\$45		outgoing- foreign wire in foreign currency	
\$63		outgoing- foreign wire in U.S. dollars	

*Excess Money Market Withdrawal Fee: The following transfers or withdrawals do not count toward the 6 transfer limitation:(1) Payment transfers to a Genisys CU loan; (2) Withdrawals or transfers between your accounts with Genisys CU when made by mail, messenger, ATM or in person; (3) Withdrawals made by telephone for a check to be mailed to you.