



## FEE SCHEDULE

Updated as of 9-7-2016

<b>Checking Account Fees</b>	Online Bill Payment	<b>FREE</b>	with eStatements (\$3.95 per month with paper statements)
	Interest Checking Fall Below Fee	<b>\$10</b>	if balance falls below \$1500 minimum balance during month
	Stop Payment Fee	<b>\$28</b>	per check or ACH item
<b>Overdraft Fees*</b>	Returned Item Fee	<b>\$28</b>	per item due to uncollected or nonsufficient funds
		<b>\$28</b>	per item presented to Genisys that is written off member's account at another financial institution
	Courtesy Pay Fee	<b>\$28</b>	per item
	Overdraft Transfer Fee	<b>\$3</b>	per transfer from any deposit account (grandfathered service)

\*An overdraft fee may be imposed on any of the following transaction types: ACH, check, Debit MasterCard® Signature or POS purchases, in-person withdrawals, ATM withdrawals, Online Bill Payment, or other electronic means.

<b>ATM/Debit Card Fees</b>	ATM Fees	<b>FREE</b>	<b>unlimited transactions at all Genisys Credit Union ATMs</b>
		<b>\$1.25</b>	each for more than 6 Service Center ATM or non-Genisys ATM transactions (First 6 are <b>FREE</b> )
	Card Replacement Fee	<b>\$5</b>	for lost/damaged Debit/ATM card

<b>Deposit Account Fees</b>	Account Closing Fee	<b>\$5</b>	if share account is closed within 6 months of opening
	Check Processing Fee	<b>\$5</b>	per item - waived with with total deposits or loan balances of \$250 or more, active checking, or additional criteria
	Coin Processing	<b>3%</b>	of total amount redeemed over \$50 per day
	Excess Money Market Withdrawal Fee	<b>\$5</b>	per withdrawal after exceeding 6 <b>FREE</b> withdrawals per month
	Inactive Account Fee	<b>\$5</b>	per month if no activity for 12 months. Waived for balances greater than \$1,000, loan or certificate account, or members under 21
	Service Center/Shared Branch Usage	<b>FREE</b>	

\*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.

<b>External Funds Transfer Fees</b>	Wire Transfer Fees	<b>\$20</b>	outgoing- domestic wire
		<b>\$45</b>	outgoing- foreign wire in foreign currency
		<b>\$63</b>	outgoing- foreign wire in U.S. dollars
	Directo a Mexico Transfer Service	<b>\$8</b>	per transfer

<b>Service Fees</b>	Cashiers Checks	<b>\$2</b>	per check payable to a third party
		<b>\$5</b>	per check issued/converted from a Genisys check for a non-member
	Counter Checks	<b>\$4</b>	per sheet
	Manual Phone Transfer	<b>\$3</b>	per transfer ( <b>FREE</b> if using online or other self-service channels)
	Money Orders	<b>\$2</b>	per money order
	Pay-by-Phone	<b>\$7</b>	per payment (no fee if opening a certificate of \$2,500 or more)
	VISA Gift Cards	<b>\$3.95</b>	per card

<b>Miscellaneous Fees</b>	Account Research Fee	<b>\$20</b>	per hour
	Canadian Check Processing Fee	<b>\$10</b>	per item
	Escheat Notice	<b>\$40</b>	per account when escheat is required
	Levies and Garnishments	<b>\$50</b>	per notification
	Post Office Change of Address Notification	<b>\$5</b>	no fee if member contacts us regarding address change first
	Photocopy/Fax	<b>\$0.25</b>	per page
	Statement or Check Copy	<b>\$3</b>	per copy or <b>FREE</b> through Online Banking

<b>Business Services</b>	Business Checking Fall Below Fee	<b>\$10</b>	assessed each month the average daily balance for month is less than \$2,500
	Business Checking Plus Fall Below Fee	<b>\$15</b>	assessed each month the average daily balance for month is less than \$10,000
	Business Savings Deposit Fee	<b>\$0.50</b>	per deposit (grandfathered accounts)
		<b>\$0.10</b>	per item (grandfathered accounts)
	Coin-Ordering Boxes of coin	<b>\$5</b>	per box of coin ordered
	Large Currency Fee	<b>.20/\$100</b>	when cash deposits exceed \$5,000 per day
	Per Check Fee	<b>\$0.10</b>	per check when depositing more than 30 checks per day
	Returned Item Fee	<b>\$15</b>	per item deposited or received as payment written by a 3rd party
	Business Wire Transfer Fees	<b>\$15</b>	incoming wire
		<b>\$20</b>	outgoing- domestic wire
<b>\$45</b>		outgoing- foreign wire in foreign currency	
<b>\$63</b>		outgoing- foreign wire in U.S. dollars	