



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
	Inactive Membership Fee	\$5	per month if no activity for 12 months. Waived if total balances greater than \$100, other active services, or member is 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 the month is less than \$2,500
	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 Business Savings or Business High Yield Savings to your Business Checking. Must be enrolled in service.
		\$15	assessed each month the average daily balance for month is less than \$10,000
	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
		\$20	per outgoing- domestic wire
		\$45	per outgoing- foreign wire in foreign currency
		\$63	outgoing- foreign wire in U.S. dollars