

# Genesee Co-op FCU Fee Schedule

Effective November 15, 2017 until Further Notice

Abandoned Property Escheatment	\$35	Money Order	\$1
Account Number Change	\$15	Mortgage and HELOC Written Payoff Request	\$15
Account Reconciliation (per hour)	\$30	New Account	\$10
Account Reinstatement (within 1 yr)	\$25	New Account – Minor (free if parent is a member)	\$2
ATM Cash Withdrawal	\$1	New Account - Corporate	\$25
Cashier's Check not payable to member	\$4	Notary	\$2
Check Cashing- Non-Member (\$2min \$10 max)	2%	Priority or Express Mail Shipping- cost <u>plus</u> :	\$6
Check Copy	\$4	Protest Share Draft	\$25
Check Printing- see our catalog price lists	Varies	Re-open a Closed Account still in system	\$15
Close <u>Overdrawn</u> Account	\$50	Research (per hour)	\$30
Close Share Account within 6 mos. of opening	\$15	Return of Deposited or Cashed Item	\$20
Counter Check (four checks per page)	\$4	Return NSF Item - Paper or Electronic - Over \$10	\$30
Debit Card Cancellation	\$10	Returned Mail	\$5
Debit Card Foreign Currency Conversion	1%	Scan Document per Page	\$2
Debit Card Re-Activation	\$10	Self-service Copies per Page	\$.15
Debit Card Replacement after 2nd lost	\$10	Statement Copy	\$1
Debit Card request for over 3 cards per acct (each)	\$50	Statement needed for DSS Certification	Free
Debit Card Rush	\$65	Stop Payment Fee	\$30
Debit Card PIN Rush	\$65	Visa Gift Card	\$3
Dormant Account ( <i>quarterly, no activity for 1 year and balance below \$200</i> )	\$15	Wire Transfer to US Institution	\$25
Fax - per Page	\$2	Wire Transfer to Foreign Institution	\$50
Foreign Item Deposit	\$10		
Incoming International Wire	\$15	<b><i>NEW FEES – Effective November 15, 2017</i></b>	
Legal Processing	\$75	Mobile and Bill Pay Monthly Support	\$1
Loan Extension Application	\$20	Bill Pay-Returned Item	\$30
Loan Late Fee - 16 days late- % of regular payment:	10%	Bill Pay-Proof of Payment	\$15
APLOC Late Payment Fee – 1 day late	\$10	Bill Pay- Stop Payment	\$30
Loan Document Preparation: Mortgages &UCC	\$75	Bill Pay- Service Request (Research Fee)	\$30
Loan Filing Fees	Varies	Real Pay Person to Person Electronic Transfer	\$1
Loan Workout Fee	\$25		
Overdraft Transfer - Automatic	\$1		
Overdraft Transfer - Manual	\$5		
Manual Posting of Electronic Withdrawals/Deposits	\$10		
Manual Posting of Share Drafts	\$10		