

# Genesee Co-op FCU Fee Schedule

Effective August 15, 2009 Until Further Notice

## Fees for all members and account types

Account Reconciliation (per hour)	\$30
Cashier's Check	\$3
Cashier's Check payable to member	FREE
Cashier's Check payable to member in excess of one per month	\$3
Cashier Ck/Money Order returned by member	\$2
Check Cashing without sufficient money in account (\$1 min \$10 max)	1% of check
Closed <u>Overdrawn</u> Account Fee	\$50
Closed Share Account Fee (if within 6 months of opening)	\$10
Dormant Account Fee ( <i>quarterly, more than 2 years with no activity and balance below \$200</i> )	\$15
Fax Fee per Page	\$2
Foreign Item Deposit	\$5
Holiday Club account withdrawal: 1 free withdrawal per qtr, thereafter	\$2
Incoming International Wire fee	\$15
Manual Overdraft Transfer Fee	\$10
Manual Posting of Electronic Withdrawals/Deposits	\$10
Manual Posting of Share Drafts	\$10
Money Order	\$1
New Account/Membership Fee per member	\$10
New Account (Child)	\$2
New Account (Child with parent as member)	FREE
New Corporate Account Fee	\$25
Notarization: maximum fee prescribed by NYS or	\$2
Overdraft (NSF) electronic item <\$2500	\$30
Overdraft (NSF) electronic item >\$2500	\$40
Priority or Express Mail shipping- cost <u>plus</u> :	\$6
Protested Share Draft	\$25
Re-open a Closed Account still in system	\$15
Research other than wire (per hour)	\$30
Research of wire transfer item	\$40
Return Chargeback—First (bounced deposited or cashed check) of a check <b>not</b> written by member	\$10
Return Chargeback of check written by member	\$15
Return Chargeback—Second time (Re-submitted)	\$15
Returned Mail	\$5
Self-service Copies	\$.15 per item
Statement issued Aug. 1999 to May 2003	\$25
Statement issued May 2003 to present	\$1
Statement for incomplete month, or extra statement for a just-completed month	\$1
Stop Payment Fee for Official Check or Money Order	\$25
Western Union	\$25
Wire Transfer to US institution	\$25
Wire Transfer to Foreign Institution	\$50

## Fees for Share Draft accounts only

Check printing- see our catalog price lists	(varies)
Collection item (draft returned twice, re-presented by payee for final payment attempt)	\$10
Counter check (four checks per page)	\$4
Information lookup on a cleared share draft	\$2
Overdraft (NSF) of paper or electronic item < \$2500	\$30
Overdraft (NSF) of paper or electronic item \$2500 or more	\$40
Photocopy of a draft that cleared within one year	\$4
Photocopy of draft that cleared after one year	\$8
Stop Payment	\$25

## Debit Card Fees

Debit Card Cancellation Fee	\$10
Debit Card Re-Issue Fee	\$10
Debit Card Re-Activation Fee	\$10
Manual Balance Update	\$10
Manual Debit Card PIN Number Change Fee	\$10
<b>MasterCard</b> ATM Cash Withdrawal in US	\$1
<b>MasterCard</b> ATM Cash Withdrawal outside US	\$3
<b>MasterCard</b> Cash Withdrawal from personnel at another financial institution	\$3
<b>MasterCard</b> Currency Conversion Fee	1% of txn amt
Foreign purchases/ATM cash	
<b>MasterCard</b> Debit Card Rush Fee	\$20
<b>MasterCard</b> PIN Rush Fee	\$20
Replace Lost/Stolen/Damaged <b>MasterCard</b> after 2nd lost	\$10 per card

## Fees for Loan Accounts only

Extension Application Fee	\$20
Late Fee for payments more than 15 days late- fee as a percentage of regular payment:	10%
Loan Document Preparation: Mortgages &UCC	\$50
Loan Related Filing Fees	(varies)
APLOC Late Payment fee – 1 day late	\$10
Return chargeback on (bounced) loan payment	\$35
Return chargeback for re-deposited payment	\$35
Workout Loan Fee	\$25

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