

Greater Iowa Credit Union Schedule of Fees

January 1st, 2024

SAVINGS (SHARE) ACCOUNTS	
Excessive withdrawals <i>(in excess of six per month)</i>	FREE
Dormant account (6 months) <i>(Regular share accounts with less than a \$100 balance, with no activity for the preceding 6 months, no other account relationships, and age 18 or older shall be subject to a monthly fee)</i>	\$10 per month
MONEY MARKET ACCOUNTS	
Excessive withdrawals <i>(in excess of six per month)</i>	\$5 per withdrawal and transfer
Minimum balance not met*	Money Market: \$10 per month + tax eMoney Market: \$15 per month + tax
CHECKING (SHARE DRAFT)	
Excessive withdrawals <i>(applicable to Classic Share draft and includes: drafts, checks, pre-authorized payments, cash withdrawal, ATM/POS withdrawals and check withdrawals per month)</i>	\$0.50 per withdrawal for each in excess of 15
Minimum balance not met <i>(Premium Checking)*</i>	\$5 per month + tax
Minimum balance not met <i>(Prestige Checking)*</i>	\$10 per month + tax
Monthly service fee <i>(Fresh Start Checking)</i>	\$5 per month + tax
Temporary checks <i>(first booklet of temp checks free for new checking accounts)</i>	\$3 per 16 + tax
HEALTH SAVINGS ACCOUNT (HSA)	
Monthly Service Fee	\$2 per month
OVERDRAFT & NSF CHARGES	
Overdraft transfers from share account	\$4 plus tax/transfer
NSF fee – return items (ACH or Share Draft)	\$29 each item
Privileged Courtesy Pay/Paid item fee	\$25 each item
Overdraft transfer from line of credit <i>(system generated)</i>	\$4 plus tax per transfer
ONLINE BANKING	
Online/Home banking	FREE
Bill Payment	FREE
eStatements	FREE
Mobile/Text banking	FREE
CHECK ISSUE	
Corporate share draft <i>(second party checks)</i>	\$7 each
Foreign draft check issuance	\$45 each
Check printing	Prices vary with quantity, style and design

*Indicates fee waived for members ages 55 and older

ATM/DEBIT CARD

New replacement debit or ATM card	\$7 plus tax
ATM/Debit overdrawn	\$25 per item
Fees at non-Greater Iowa ATMs <i>(ATMs not owned by Greater Iowa may assess a surcharge fee)</i>	FREE
Replacement card rush delivery	\$5 plus third-party charges

WIRE TRANSFERS

Outgoing domestic	\$20
Incoming domestic	\$5
Outgoing international	\$40
Incoming international	\$5
Money remittance	Varies by destination

SAFE DEPOSIT FEES (annual fee unless noted)

3" x 5" box	\$20
3" x 10" box	\$28
5" x 5" box	\$33
4" x 10" box	\$36
5" x 10" box	\$38
10" x 10" box	\$68
Lock change	\$50
Drilling of box	Member assessed actual cost

GENERAL SERVICES

Stop payment request <i>(check and ACH)</i>	\$25 plus tax
Account reconciliation <i>(3-month history maximum)</i>	\$30 plus tax per hour
Research	\$30 plus tax per hour
Account histories	\$4 plus tax
Letters of verification	\$5
Returned mail	\$5
Statement copy <i>(free via online banking)</i>	\$4 plus tax
Check copy <i>(free via online banking)</i>	\$4 plus tax per item
Unreadable routing and/or account number on checks not purchased from Greater Iowa	\$10 plus tax
Collection <i>(items presented for payment directly to the drawer's financial institution)</i>	\$25
Foreign collection item <i>(fee applies to the collection of checks deposited from foreign banks)</i>	\$7
Coin counting	5% of total, waived for minors and over age 55 (over \$100)
Foreign cash issuance	\$5

*Indicates fee waived for members ages 55 and older

Signature guarantee	\$25
Tax levy/garnishment	\$35 plus third party fees
TellerPhone	FREE
Member cashing non-member check without compensating balance in account	\$5 (\$500 limit)
Corporate share draft lost/stolen <i>(must wait 90 days)</i>	\$55
Convenience pay - Phone	\$10
Convenience pay - Web	\$2.50
NON-MEMBER FEES	
On-Us check cashing	\$5

**Indicates fee waived for members ages 55 and older*