

For questions or inquiries, contact:



GPO Federal Credit Union
4311 Middle Settlement Rd
New Hartford, NY 13413
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BUSINESS FEE SCHEDULE

This credit union is federally insured by the National Credit Union Administration

FEES. Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of _____:

FEE SCHEDULE

Share and Share Draft Account, ACH, and Home Banking/Bill Pay Transactions:

Overdrafts Covered by Savings	\$5.00 per item
Returned Deposit Items	\$10.00 per item
Overdraft Protection Fee	\$25.00 per item
Stop-Payment Fee	\$20.00 per item
Share Draft Photocopies	\$4.00 per item
Statement Copy Fee	\$2.00 per item
Account Balancing	\$20.00 per hour
Account Research	\$20.00 per hour
Dormancy Fee (balance <\$200 AND no member-initiated activity for 12 mos/ysr)	\$5.00 per month
Christmas Club Withdrawal (2 allowed per year, then fee charged)	\$3.00 per item
ACH Return and Returned Check (RC) Fee	\$25.00 per item
Business Share Draft Account Transactions ⁶	\$0.20 per transaction

ATM and Checkcard Transactions

ATM Inquiry Fee	\$0.50 each
ATM Fee for Using an ATM not owned by us ¹	\$1.00 per item
Foreign Currency Transaction Fee (% of amount converted to U.S. Dollars)	1%
Replacement Card	\$5.00 per card

Easy Pay Fees

Inactive Easy Pay Fee (after 3 months inactive)	\$3.00 per month
Expedited Payment Fee:	
Electronic	\$15.00 each
Overnight	\$40.00 each

Wire Transfers, Negotiable Items, and Special Transactions:

Wire Transfer Fee - Outgoing - Domestic	\$20.00 per item
Wire Transfer Fee - Outgoing - International	\$50.00 per item
Wire Transfer Fee - Incoming Fee	\$15.00 per item
Facsimile Copies of Transactions	\$2.00 per item
Legal Processes	\$25.00 each
Money Order	\$2.00 per item
*Fee waived for 1 check per day	*\$3.00 per item
Cashier's, Certified, or Official Check	
Wire Transfer: Wire Recall Request	\$50.00 per item
Foreign Cash Letter Items	\$5.00 per transaction

Miscellaneous Fees and Charges

Check Cashing Fee ²	\$5.00 each
Money Market Withdrawals ³	\$3.00 each
Excessive OTC withdrawals on savings ⁴ (01), (02), (11), (Aggregate)	\$3.00 each
Beyond Payments Fee (payments from a ⁵ VISA or Mastercard)	See below
Protest Fee (fee paid by protestor)	\$20.00 each

Share Value

Par Value of One Share	\$5.00
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¹ Non GPO, non ShareNet!, or non CO_OP Network transactions.

² Check cashing fee exemptions: If you have the following you are exempt from the Check Cashing Fee: (1) an open loan with credit union; (2) an open Certificate of deposit with credit union; or (3) the Average Daily Balance the month prior to check cashing was greater than \$200.

³ 6 allowed per month, then fee charged.

⁴ 6 allowed per month, then fee charged.

⁵ For transaction amounts of \$1,000 and under....\$10.00 flat fee.

For transaction amounts greater than \$1,000.....3% of transaction.

⁶ First 50 business share draft account transactions made in a month are free of charge.

