



GREATER CINCINNATI CREDIT UNION

ESTABLISHED 1935

FEE SCHEDULE

SHARE DRAFT (CHECKING) ACCOUNT FEES

Monthly Processing Fees	\$4.00
Certified Check	None
Stop Payment	\$25.00
Photocopy of Check	\$5.00
Copies of checks that are available on Tellie Online	None
Returned (NSF) Check, ACH (Pre-Authorized Payment) or Returned Bill Pay.	\$27.00
Courtesy Paid Check or ACH Item	\$27.00
Check or ACH Item paid through Share Transfer	\$15.00
Line Of Credit or VISA® Overdraft Protection*	None
Checkbook Balancing and Researching Fee (Minimum 15-Minute Charge)	\$25.00/hour
Re-Open Share Draft Account	\$25.00

STAR_{SM} ATM CHECK CARD FEES

Monthly Service Fee	\$3.00
Courtesy Paid ATM or Debit Card transaction	\$27.00
Transfer Funds To Cover Overdraw	\$15.00
Line Of Credit or VISA® Overdraft Protection*	None
Replace Lost, Stolen or Damaged STAR ATM Check Card . . .	\$10.00
Re-Issue STAR ATM Check Card After CU Cancel . . .	\$30.00
Issue Additional ATM Check Card	\$10.00
ATM Check Card Document Fee (copy of sales slip) . . .	\$3.00
Cash Advance Fee (ATMs and Other Institutions) . . .	\$2.00

ATM Operator/Network Fees. When you use an ATM not owned by the Credit Union, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

VISA® CREDIT CARD FEES

Annual Fees	None
Additional Card	\$10.00 per card
Replace Lost, Stolen or Damaged Card	\$10.00 per card
Document Fee (copy of sales slip)	\$3.00
Late Payment Fee After 10 Days Late	\$25.00
Cash Advance Fee (ATMs and Other Institutions)	\$2.00

ONLINE BANKING

Popmoney - Next Day Fee	\$2.00
Bill Pay	
Overnight Check	\$15.00
Same Day Bill Pay	\$15.00
Account to Account Transfers	
Incoming.	FREE
Outgoing - Standard	\$3.00
Outgoing - Next Day	\$5.00

*Interest will accrue at the time of advance which will result in a finance charge being assessed. Please refer to the original loan/card disclosure for further details.

LOAN FEES

First Mortgage Loans - Application fees and closing costs vary. Please contact Loan Department for estimates. Late Payment Fee: Five percent (5%) of the principal and interest payment after 15 days late.

Home Equity Loans - Application fees and closing costs vary. Please contact Loan Department for estimates. Late Payment Fee: Three percent (3%) of the minimum monthly payment due, no less than \$1, no more than \$15.00, after 20 days late.

Auto, Personal and Other Loans - No Application Fees.

Late Payment Fee After 10 Days Late \$30.00

MISCELLANEOUS SERVICE FEES

Money Orders	\$2.00 each
VISA Travel Money Card.	\$5.00
Diamond Club\Retireease Member Travel Card.	\$3.00
Reload Travel Card	\$3.00
VISA Gift Card	\$5.00
Diamond Club\Retireease Member Gift Card.	\$3.00
Stop Payment on Official Check	At Credit Union Cost
Incoming Wire Transfer of Funds	None
Outgoing Wire Transfer of Funds	\$10.00
. (Free to Diamond Club Members)	
Returned Deposit Item	\$20.00
Returned Mail Per Occurrence (Daily)	\$3.00
Early Closure of Club Account	\$10.00
Dormant Account*	\$5.00 per month
Third Party Share Withdrawal Checks	\$2.00
Replace Memo Auto Title	\$5.00
Re-open Share Account	\$25.00
Tax Levy or Garnishment	\$25.00
Account Balance or History Printout.	\$.25 per page
Copy of Statement	\$2.00 per page
Fax Copy Sent	\$1.25 per page
Notary Public	No Charge
Carfax® Vehicle History Report	\$18.00
. (refunded if you get a Vehicle Loan from us)	
Non-member Check Cashing Fee	\$10.00
Coin Machine Conversion Fee	5% of Deposit

Safe Deposit Boxes are available in varying sizes at the Silverton Office.

* The first business day of each month a \$5.00 monthly dormant account fee will be charged to a member's Share/Savings Account which has not shown any deposit or withdrawal activity (except dividend payments) for 2 consecutive years. Members who have more than a single Share Account such as Checking, IRA, Club Accounts, Loans, and VISA® will not be charged a fee. Youth Accounts are also exempt.

Rev. 04/2020



**GREATER CINCINNATI
CREDIT UNION**

ESTABLISHED 1935

- Silverton:** 7221 Montgomery Rd., Cincinnati, Ohio 45236
- North College Hill:** 6899 Hamilton Avenue, Cincinnati, Ohio 45224
- Westwood:** 3287 Werk Road, Cincinnati, Ohio 45211
- Mason:** 7948 Mason Montgomery Road, Mason, Ohio 45040
- Phone:** (513) 559-1234 ■ **Out Of Town:** (800) 803-1234

 <p>AMERICAN SHARE INSURANCE</p>	<p>By members' choice, your deposits are insured by American Share Insurance up to \$250,000 per account.</p> <p><small>This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.</small></p>
<p>MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY</p>	