



GREATER CINCINNATI CREDIT UNION

ESTABLISHED 1935

FEE SCHEDULE

NO COST SERVICES

Savings Account	No Cost
Automated Telephone Account Access	No Cost
Home Banking	No Cost
Online Bill Pay	No Cost
Basic Financial Counseling	No Cost
E-Statements	No Cost
Certified Check	No Cost
Line of Credit or Visa Overdraft Protection*	No Cost
Credit Card Annual Fees	No Cost
Incoming Account transfers	No Cost
Incoming Wire Transfer of Funds	No Cost
Notary Public	No Cost

SHARE DRAFT (CHECKING) ACCOUNT FEES

Monthly Processing Fees (Free to RetireEase Members)	\$5.00
Stop Payment	\$25.00
Photocopy of Check (n/c for check copies available online)	\$5.00
Returned (NSF) Check, ACH (Pre-Authorized Payment) or Returned Bill Pay.	\$31.00
Courtesy Paid Check or ACH Item	\$31.00
Check or ACH Item paid through Share Transfer	\$15.00
Checkbook Balancing and Researching Fee (Minimum 15-Minute Charge)	\$25.00/hour
Re-Open Share Draft Account	\$25.00

STARSM ATM CHECK CARD FEES

Monthly Service Fee	\$4.00
Courtesy Paid ATM or Debit Card transaction	\$31.00
Transfer Funds To Cover Overdraw	\$15.00
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

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 (External)	
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

Mailed Paper Statement	\$1.50
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
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.	\$1.00 per page
Copy of Statement	\$2.00 per page
Fax Copy Sent	\$1.25 per page
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.

www.gccu.org
Rev. 04/2022



GREATER CINCINNATI CREDIT UNION

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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



AMERICAN SHARE
INSURANCE

By members' choice, your deposits are insured by American Share Insurance up to \$250,000 per account.

This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.

MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY