

GUNDERSEN CREDIT UNION

SCHEDULE OF SERVICE CHARGES AND FEES

4/1/2019

Free Checking Account

- Check Copies \$2
- Non-Sufficient Funds - per check/ACH \$30.00
- NSF Checks drawn on another institution \$30.00
- Overdraft Protection Free
- Six total transfers per month from Savings Accounts or unlimited transfers from your Line of Credit, \$100 increments
- Stop Payments - per check or consecutive group \$15

Check Card (Debit Card)

- Annual/Monthly Fee None
- Card Replacement \$5
- PIN Replacement \$5
- Transactions: *ATM/POS (PIN Used)*
 - First 6 transactions in the month Free
 - Per transaction after 6 \$1
- Merchant/Signature
 - All transactions Free

VISA Credit Card

- Annual Fee None
- Card Replacement \$10
- Cash Advance/Balance Transfers None
- Document Copy \$10
- Late Payment \$20
- Minimum Finance Charge \$0.50
- Non-Sufficient Funds - per check \$15
- Over Credit Limit None
- Payments at the Credit Union Free

VISA Prepaid Debit Card

- Prepaid Travel VISA - \$100 min. Initial load \$5
- Reload Travel Visa \$2
- Prepaid Debit Card \$2

Loans

- Application Charge None
- Fax Payoff Fee \$10
- Finance Charge No Minimum
- Late Payment see loan docs
- Mortgage Subordination Fee \$25
- Prepayment Charge None
- Rewrite Mortgage Fee* 1/2% of loan amount
*minimum of \$500

Miscellaneous

- Account Research - per hour \$15
- Bad Address \$3
- Cashiers Check - Members \$1
- Cashiers Check - Non-Members \$2
- Christmas Club Closing None
- Fax Service - per page \$1
- Inactive Account - per month \$5
- Money Orders - Members \$1
- Non_Members \$2
- Notary Service - Members Only Free
- Statement Copies - per statement \$2
- ACH Transfer- INT"L -Participating Countries \$15
- Wire Transfers:
 - Incoming Domestic \$10
 - Outgoing Domestic \$20
 - Incoming International \$15
 - Outgoing International \$60
- Credit Union Owned ATM Fee- Non Member \$2

Bill Pay - Web 24 (Internet) Services

- Enrollment Fee
- Unlimited Usage
- PIN Reissue

*For question or concerns regarding this notice, please contact:

Attn: Member Services Phone: (608) 775-4715
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