



**BUSINESS ACCOUNT
SCHEDULE OF FEES AND CHARGES
Effective January 31, 2023**

Service Fees

Paper Statement	\$5.00 monthly
eStatement	FREE
Account Reconciliation	\$ 10.00
Per reconciliation after the first reconciliation	
Statement Copy	\$ 2.00 per copy
Copy of Transaction (History)	\$ 2.00 per inquiry
Money Order	\$ 2.00 each
Teller Checks (Third Party)	\$ 5.00 each
Returned Mail Fee	\$ 10.00 per piece
Inactivity/Dormant (after 12 months)	\$ 5.00 per month
Funds Transfer via Online Banker to non-GE Credit Union Account	\$ 5.00 per transfer
Legal Item, Processing	\$ 50.00
Including but not limited to executions, garnishments, levies, and other legal items	

Wire Transfer Fees

Domestic	\$ 25.00 each
International	\$ 40.00 each
Incoming	\$ 10.00 each

Notary Public Service

after 3 per month	\$ 5.00 each
-------------------------	--------------

Loan Late Fees

Small Business Loans	5%
(of monthly principal and interest payment)	

Mastercard® Credit Card Fees

Mastercard Annual Fee	None
Mastercard Late Payment	
First late-payment fee	\$ 25.00
Next 6 monthly late payments	\$ 35.00
Mastercard Over-the-Limit	
Balances of \$500 or less	\$ 25.00
Balances greater than \$500	\$ 35.00

Savings & Money Market Account Fees

Below Membership Share	\$ 5.00 per month
------------------------------	-------------------

3Point Business Checking Monthly Account Fees

Monthly Service Fee	\$ 7.50 per month
Transaction fee	
First 200	FREE
201+	\$0.40 each

3Point Business Checking Account Fees

Overdraft Transfer from savings	\$ 10.00 per item
Negative Balance Fee (at 10 days)	\$ 10.00
Incurred every 10 business days overdrawn	
Deposited Check Returned	\$ 15.00 per item
Stop Payment	\$ 15.00 per item
Copy of Check	\$ 4.00 per copy
Reinstate Closed Account	\$ 5.00 per account

Mastercard Debit Card Fees

Debit Card Replacement	\$ 25.00
After third lost or stolen card (not due to fraud)	