

Gardiner Federal Credit Union Service Fee Schedule – Effective September 1, 2009

Share/Savings & Share Draft/Checking Account Fees

Statement Copy	\$2.00 per page
Rejected Items	\$25.00 per item
Stop Payment	\$25.00 per sequence
Stop Payment Sequence	\$25.00 per sequence
Check Copy	\$5.00 per check
Returned Items	\$10.00 per item
Wire Transfers	
Share to Share	\$5.00 per wire
Regular	\$15.00 per wire
Foreign/International	\$30.00 per wire
Amend/Return Wires	\$35.00 per wire

VCC/ATM Transactions

Surcharge – SURF ATM Withdrawals	No Fee
Surcharge – Foreign ATM Withdrawals*	3 free per month, \$1.50 per transaction thereafter
Inquiry/Denial/Transfer*	\$1.50 per transaction
Overdraft Protection (automatic transfers from deposit accounts)	\$3.00 per transfer
Deposits	No Fee
Point of Sale (POS)	No Fee
On Us Transactions	No Fee
New or Reordered VCC/ATM Cards	\$10.00 per card
VISA Check Card Pin Request	\$5.00 per request

**All fees will be assessed at the time of the transaction.*

Share/Savings

Closing Account (open less than six months)	\$5.00
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Share Draft/Checking

Non-sufficient funds (rejected items)	\$25.00 per draft
Overdraft Protection (automatic transfers from deposit accounts)	\$3.00 per transfer
Account Research/Reconciliation	\$10.00 per hour
Monthly Service Charges	No Fee
Per Check Charge	No Fee
Overdraft Privilege*	\$25.00 per item

**This fee is imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals or by other electronic means.*

Business Share/Savings & Share Draft/Checking Account

Monthly Service Charges	No Fee
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Miscellaneous Fees

Money Orders	\$1.25 per money order
Corporate Share Drafts Under \$1,000 made payable to other than member	\$5.00 a check
Faxes	\$5.00 per fax
Photo Copies	\$.25 per copy
Christmas Club Withdrawals	No Fee
Receipts mailed per members request	\$2.00 per transaction
Returned Mail	\$2.00 per item

VISA® Gift Cards

Gift Cards	\$3.00 per card
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VISA® Travel Cards

Travel Cards	\$9.00 per card
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Teller-Phone (Audio Response)

Monthly Service Charges	20 free calls per month, \$1.00 per call thereafter
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Online Account Access (Home Banking)

Monthly Service Charges	No Fee
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CUe-Statements (Electronic Monthly Statement)

Monthly Service Charges	No Fee
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