

For questions or inquiries, contact:



**GPO Federal Credit Union**  
 4311 Middle Settlement Rd  
 New Hartford, NY 13413  
 Phone: 315-724-1654 • Fax: 315-737-2990  
 gpofcu.com

## BUSINESS FEE SCHEDULE

This credit union is federally insured by the National Credit Union Administration

**FEES.** Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of **June 1, 2024** :

### FEE SCHEDULE

#### Share and Share Draft Account, ACH, and Home Banking/Bill Pay Transactions:

Overdrafts Covered by Courtesy Transfer	\$5.00 per item
Courtesy Pay & Extended Coverage Overdraft Fee	\$25.00 per item
Stop-Payment Fee	\$20.00 per item
Share Draft Photocopies	\$4.00 per item
Statement Copy Fee	\$2.00 per item
Account Balancing	\$20.00 per hour
Account Research	\$20.00 per hour
Dormancy Fee (balance <\$200 AND no member-initiated activity for 12 mos/years)	\$5.00 per month
Christmas Club Withdrawal (2 allowed per year, then fee charged)	\$3.00 per item
ACH Return and Returned Check (RC) Fee	\$25.00 per item
Business Share Draft Account Transactions <sup>6</sup>	\$0.20 per transaction

#### ATM and Checkcard Transactions

ATM Inquiry Fee <sup>1</sup>	\$0.50 each
ATM Fee for Using an ATM not owned by us	\$1.00 per item
Foreign Currency Transaction Fee (% of amount converted to U.S. Dollars)	1%
Replacement Card	\$5.00 per card

#### Wire Transfers, Negotiable Items, and Special Transactions:

Wire Transfer Fee - Outgoing - Domestic	\$20.00 per item
Wire Transfer Fee - Outgoing - International	\$50.00 per item
Wire Transfer Fee - Incoming Fee	\$15.00 per item
Facsimile Copies of Transactions	\$2.00 per item
Legal Processes	\$25.00 each
Money Order	\$2.00 per item
*Fee waived for 1 check per day	*\$3.00 per item
Cashier's, Certified, or Official Check	
Wire Transfer: Wire Recall Request	\$50.00 per item
Foreign Cash Letter Items	\$5.00 per transaction

#### Miscellaneous Fees and Charges

Check Cashing Fee <sup>2</sup>	\$5.00 each
Beyond Payments Fee (payments from a VISA or Mastercard) <sup>3</sup>	See below
Money Market Withdrawals <sup>4</sup>	\$3.00 each
Excessive OTC Withdrawals on Savings <sup>5</sup> (01), (02), (11), (Aggregate)	\$3.00 each
Protest Fee (fee paid by protestor)	\$20.00 each

#### Share Value

Par Value of One Share	\$5.00
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<sup>1</sup> Non GPO, non ShareNet!, or non CO\_OP Network transactions.

<sup>2</sup> Check cashing fee exemptions: If you have the following you are exempt from the Check Cashing Fee: (1) an open loan with credit union; (2) an open Certificate of deposit with credit union; or (3) the Average Daily Balance the month prior to check cashing was greater than \$200.

<sup>3</sup> For transaction amounts of \$1,000 and under....\$10.00 flat fee.

For transaction amounts greater than \$1,000.....3% of transaction.

<sup>4</sup> 6 allowed per month, then fee charged

<sup>5</sup> 6 allowed per month, then fee charged

<sup>6</sup> First 50 business share draft account transactions made in a month are free of charge.

