

GUNDERSEN CREDIT UNION

SCHEDULE OF SERVICE CHARGES AND FEES

01/01/2015

Free Checking Account

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

Check Card (Debit Card)

<input type="checkbox"/> Annual/Monthly Fee	None
<input type="checkbox"/> Card Replacement	\$5
<input type="checkbox"/> PIN Replacement	\$5
<input type="checkbox"/> Transactions: <i>ATM/POS (PIN Used)</i>	
First 6 transactions in the month	Free
Per transaction after 6	\$1
Merchant/Signature	
All transactions	Free

VISA Credit Card

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

VISA Prepaid Debit Card

<input type="checkbox"/> Prepaid Travel VISA - \$100 min. Initial load	\$4
<input type="checkbox"/> Reload Travel Visa	\$2
<input type="checkbox"/> Prepaid Debit Card	\$2

Loans

<input type="checkbox"/> Application Charge	None
<input type="checkbox"/> Fax Payoff Fee	\$10
<input type="checkbox"/> Finance Charge	No Minimum
<input type="checkbox"/> Late Payment	see loan docs
<input type="checkbox"/> Mortgage Subordination Fee	\$25
<input type="checkbox"/> Prepayment Charge	None
<input type="checkbox"/> Rewrite Mortgage Fee*	1/2% of loan amount
*minimum of \$500	

Miscellaneous

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

Bill Pay - Web 24 (Internet) - Teller 24 (Phone) Services

<input type="checkbox"/> Enrollment Fee	
<input type="checkbox"/> Unlimited Usage	
<input type="checkbox"/> PIN Reissue	

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

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