

## Fee Schedule

<b>Share Draft Checking/ACH</b>	
Non-Sufficient Funds (NSF)	\$29.00
Return Check Item	\$15.00
Stop Payment	\$15.00
Share Draft Copy	\$ 2.00
Account Statement Copies (per page)	\$ 1.00
Certified Check	\$ 2.00
Non-Member Check Cashing	\$ 5.00
Teller Check Stop Payment	\$15.00
Transfer to Cover NSF (manual transfer by Credit Union employee)	\$29.00
Uncollected Funds	\$29.00
<b>VISA® Check Card</b>	
PIN Based Transactions	Free
Signature Based Transactions	Free
Card Replacement	\$10.00
PIN Replacement	\$3.00
Express Card Replacement	\$50.00
ATM Deposit Correction	\$4.00
Card Reactivation	\$5.00
<b>Miscellaneous</b>	
Account Research/Balancing (\$25/hr with a minimum charge of ½ hour)	\$25.00
Inactive Bill Pay (per month)	\$5.00
Undeliverable Bill Pay Payment	\$10.00
Negative Account Balance (if negative three or more business days)	\$5.00
Third Party Teller Check (2 free per month)	\$3.00 Each Additional
Bad Address (charged the last day of each month until a valid address is provided)	\$5.00
Bad Address (charged when Credit Union is notified by post office)	\$5.00
Backup Withholding	\$25.00
Writs/IRS Levies/Domestic Relation Orders & other legal requests	\$100.00 <sup>(1)</sup>
Foreign Check Fee	\$10.00
Dormant Account - No transaction activity within 24 months (per month)	\$2.00
<b>Loans</b>	
Mortgage Subordination	\$100.00
Mortgage Rate/Term Amendment	1% or \$1000.00 <sup>(2)</sup>
Mortgage Recording and Satisfaction (Varies by County)	Varies
Refinance Current Loan (\$350 for Real Estate and \$50 for all other loans)	\$50.00/\$350.00 <sup>(3)</sup>
Duplicate Auto Titles	\$25.00
Auto Title (if not received within 60 Days of Loan date - per month)	\$10.00 <sup>(4)</sup>
Credit Card Replacement	\$10.00
Other fees as disclosed on signed Notes and Disclosure statements	

(1) Plus Attorney Fees.

(2) 1% of Loan Balance or \$1,000.00 minimum whichever is greater.

(3) Applies if new money is less than 10% of current loan balance.

(4) Applies if Credit Union has not received the collateral title to perfect its security interest.

GOLD Credit Union does not impose a charge, but you may be charged a fee by the ATM operator and by any national, regional or local network used in processing the transaction. The ATM surcharge will be debited from your account if you elect to complete the transaction. GOLD participates in the CUS\$ and Allpoint non-surcharge ATM Networks.