



Fee Schedule

GOLD Checking and GOLD Share Savings	
Non-Sufficient Funds (NSF) or Unavailable Funds	\$29.00
Transfer to Cover NSF (Manual transfer by Credit Union employee)	\$29.00
Return Check Item	\$15.00
Account Statements, Transaction History, and Check Copies	Each \$2.00
Through GOLD Online Banking	Free
Certified Check	\$ 2.00
Non-Member Check Cashing	\$ 5.00
Official Check Stop Payment (Affidavit required)	\$25.00
Stop Payment (Per individual ACH or check or sequential group of ACH transactions or checks)	\$15.00
GOLD Credit Card and GOLD Debit Card	
PIN Based Transactions	Free
Signature Based Transactions	Free
Card Replacement	\$10.00
Foreign Transaction Fee (International card transactions only)	Up to 1% of Transaction
Express Card Replacement	\$50.00
Miscellaneous	
Account Research and Balancing (\$25 per hour with a minimum charge of ½ hour)	\$25.00
Negative Account Balance (Charged on third day of negative balance)	\$20.00
Third Party Official Check (Per check fee)	\$5.00
Bad Address (Charged when there is no known address)	\$5.00
Bad Address (Charged the last day of each month until a valid address is provided)	\$5.00
Backup Withholding	\$25.00
Writs, IRS Levies, Domestic Relation Orders, and other legal requests ⁽¹⁾	\$100.00
Foreign Check Fee	\$20.00
Dormant Account - No activity within 24 months (per month)	\$2.00
Loans	
Returned Loan Payment	\$29.00
Mortgage Subordination	\$100.00
Mortgage Rate and/or Term Amendment ⁽²⁾	1% or \$1000.00
Mortgage Recording and Satisfaction	Varies by County
Duplicate Auto Titles	Varies by State
Missing Auto Title (if not received within 60 Days of the Loan date - per month)	\$10.00

(1) Plus Attorney Fees.

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



Effective Date: 02/15/2019

Version: 12/17/2018