

Service Fees
Effective August 1, 2007

Please keep this copy of GPCE Credit Union's Fee Schedule for future reference. This updated Fee Schedule is incorporated into and becomes a part of the credit union Truth-In-Savings.

GPCE Credit Union FEE SCHEDULE Effective as of 08/01/07	
SHARE SAVINGS ACCOUNT	
Dormant Account	\$3.00/Month After 1 Year Of Inactivity
Early Closure	\$10.00 Within 6 Months
Share Overdraft Transfer (After 3 Free Per Month)	\$1.00/Per Transfer
CHRISTMAS CLUB	
Early Withdrawal	\$5.00/Withdrawal
SHARE DRAFT CHECKING ACCOUNT FEES	
Manual Overdraft Transfer	\$10.00/Up To 5 Items
NSF	\$25.00/Item
Courtesy Pay	\$30.00/Item
Stop Payment	\$25.00/Item
Counter Checks	\$2.00/Up To 5 Checks
Copy of Paid Share Draft	\$3.50/Check
OTHER SERVICE FEES	
Notary Service (Members Only)	No Charge
Signature Guarantee (Members and Southern Co. Stock Only)	No Charge
Internet Service	No Charge
24-Hour Teller Line	No Charge
Non-member Check Cashing	\$3.00/Item
Paid Cashier's Check Copy	\$3.50/Item
Travelers Cheques	\$0.50/\$100.00
American Express Gift Card	\$5.00/Card
American Express Travel Card	\$15.00/Card
Duplicate 1098 and 1099 Forms	\$5.00/Item
Interim Statement (Online History)	\$3.00/Request
Microfiche Statement	\$1.00/Page
Account Reconciliation	\$10.00/Hour
Account Research	\$10.00/Hour
Returned Deposit Item	\$10.00/Item
Returned Deposit Item (Check Payee & Maker Same.)	\$25.00/Item
Items Sent for Collection	\$10.00/Item
Returned Mail Incorrect Address	\$5.00/Item
Request Removal of Joint Owners	\$10.00/Per Account
Unsatisfactory Account Closing	\$25.00/Per Account
Levy or Garnishment	\$50.00/Occurrence
Transfer of IRA (To Any Other Institution.)	\$25.00/Occurrence
ESCHEAT (Unclaimed Property)	\$50.00/Occurrence
LOAN FEES	
Loan Application Fee	\$5.00/Request
Late Payment Fee	5% Of Loan Payment After 10 Days
Returned Loan Payment / Deposit Item Fee	\$10.00/Check

CERTIFIED CHECKS	
Over One Check Per Day	\$1.00/Check
Certified Check Non-Member	\$10.00/Check
SAFE DEPOSIT BOX FEES – ANNUAL RENTAL FEES	
Box 3 x 5	\$17.00/Box
Box 3 x 10	\$25.00/Box
Box 5 x 10	\$40.00/Box
Box 10 x 10	\$50.00/Box
Late Payment	\$5.00/Month
Key Replacement	\$15.00/Request
Drilling of Boxes	Actual Cost/Box
ACH/EFT FEES	
NSF Fee	\$25.00/Item
Stop Payment Fee	\$25.00/Item
Manual Overdraft Transfer	\$10.00/Up To 5 Items
ATM/DEBIT CARD FEES	
Debit Card Replacement	\$5.00/Card
Debit Card Rush Replacement	Actual Cost
Debit Card—Dispute of Valid Charges	\$10.00/Occurrence
GPCE Credit Union Usage Fee	No Charge
Non-GPCECU ATM Network Fees	May Vary
WIRES	
Domestic Incoming Wire	\$10.00/Transfer
Domestic Outgoing Wire	\$10.00/Transfer
International Wire	\$35.00/Transfer
BILL PAY ACCOUNT FEES	
Active Internet Bill Payment Service	No Charge
Bill Payment Check Copy	\$3.50/Item
Bill Payment Stop Payment	\$23.00/Item
Inactive Bill Payment Account Fee	\$6.00/Each Month Of No Activity
SHARE VALUE/MEMBERSHIP FEE	
Credit Union Membership Fee	N/A
Credit Union Membership Balance Requirement	\$5.00/Par Value—5 Minimum Share Requirement.
MASTERCARD ACCOUNT FEES	
Annual Fee	No Charge
Replacement Card	\$5.00/Occurrence
MasterCard Express Delivery	Actual Cost
NSF	\$25.00/Item
Statement Copy	\$3.00/Item
Late Payment	\$10.00
Over the Limit Request	\$10.00/Occurrence
Temporary Increase / Immediate Availability	\$10.00/Request
Cash Advance	1% of Advance Using ATM
Balance Transfer	No Charge
International Transactions	3% of US Dollar Amount