

Annual Fee Disclosure



Service fees applicable as of January 1, 2022. Changes are in bold.

Service Fees (applicable to all accounts)

AllPoint ATM Usage Fee (43,000 machines)	FREE
ATM Usage Fee (non-GreenState ATMs)	\$2.25
Automatic Overdraft Transfer Fee	\$6.00***
(From deposit accounts and personal credit lines excluding home equity loans)	
Bill Payer	FREE
Collection items	\$18.00
Debit Card Annual Fee	FREE
Debit Card International Transaction Fee	2%
Debit Card Replacement Fee	\$10.00*
Deposit Verification	\$10.00
Dormant Checking (6 months)	\$7.00/mo.
Dormant Membership Fee (inactive single service member)	\$35.00
Early Checking Closure (within 6 months)	\$25.00
Escheat Fee	\$60.00
eStatements	FREE
Expedited Payment By Phone	\$25.00*
Expedited Payment By Web	\$10.00*
Payment by ACH	FREE
Garnishments/Levies	\$60.00
IRA external transfer fee	\$28.00
Mobile Banking	FREE
Mobile Remote Deposit Capture	FREE
Notary Fee (for GreenState members)	FREE
Notary Fee (for non-members)	\$10.00
Official Checks to Third Party	\$7.00
Online Banking	FREE

Overdrafts per year**	Fee per incident
1 to 2	\$31
3 and up	\$34

Note: There is a maximum of 6 items per day. Additionally, **overdraft fees will not be charged if your account is overdrawn by less than \$5.**

Overdrawn Account Fee (for accounts overdrawn 30 days or more)	\$29.00/mo.
Paper Statement Fee (checking accounts only)	\$2.50/mo.
Photocopy of Check	\$2.00/check*
Research Information (includes copies of statements)	\$20.00/hr.* plus \$3.00/statement*
Returned Deposit Item	\$6.00
Returned Online Loan Payment from non-GreenState bank account	\$39.00
Returned Loan Item	\$29.00
Returned Mail	\$7.00/item
Safe Deposit Box Drilling	Actual Cost
Safe Deposit Box Key Replacement	Actual Cost
Safe Deposit Box	Call for pricing and availability
Stop Payment	\$29.50*
Temporary Checks	4 for \$3.00
Unknown Address	\$9.00/mo.
Wire Transfers	
Domestic Outgoing	\$25.00
Incoming	\$5.00

*May include sales tax.

**Resets each calendar year. Some items may be taxable. Includes overdraft privilege occurrences.

***May include sales tax. Minimum transfer is \$100.