

Annual Fee Disclosure



GreenState
CREDIT UNION

Service fees applicable as of January 1, 2024. Changes are in bold.

Retail Account Service Fees

ATM Usage Fee (30,000 CO-OP machines)	FREE
ATM Usage Fee (non-GreenState ATMs)	\$2.25
Automatic Overdraft Transfer Fee	\$5.00***
<small>(From deposit accounts or personal credit lines excluding home equity loans and Rainy Day Savings accounts)</small>	
Bill Payer	FREE
Cashier's or Official Checks to Third Party	\$7.00
Collection items	\$18.00
Debit Card Annual Fee	FREE
Debit Card International Transaction Fee	2%
Dormant Checking (6 months)	\$7.00/mo.
Dormant Membership Fee	
<small>(inactive single service member for 6 or more months)</small>	
	\$35.00
Early Checking Closure (within 6 months)	\$25.00
Escheat Fee	\$60.00
eStatements	FREE
Expedited Payment by Phone	\$25.00*
Expedited Payment on Website	\$10.00*
External transfer fee for IRA/deposit accounts	\$28.00
Legal Process	\$60.00
Levies & Garnishments	as permitted by state law
Mobile Banking	FREE
Notary Fee (for GreenState members)	FREE
Online Banking	FREE

Overdrafts per year**	Fee per incident
1 to 2	\$29
3 and up	\$34

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

Paper Statement Fee (checking accounts only)	\$3.50/mo.
Payment by ACH	FREE
Photocopy of Check	\$2.00/check*
Remote Check Deposit	FREE
Research Information (includes copies of statements)	
<small>.....\$25.00/hr.* plus \$3.00/statement*</small>	
Returned ACH Deposit Item	\$8.00
Returned Online Loan Payment from non-GreenState 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	\$10.00
Zelle transfers	FREE

Business Account Service Fees

ATM Usage Fee (non-GreenState ATMs)	\$2.25
Automatic Overdraft Transfer Fee	\$5.00***
<small>(From deposit accounts or personal credit lines excluding home equity loans and Rainy Day Savings accounts)</small>	
Cashier's or Official Checks to Third Party	\$7.00
Collections Items	\$18.00
Debit Card International Transaction Fee	2%
Dormant Checking (6 months)	\$7.00/mo
Dormant Membership Fee	
<small>(inactive single service member for 6 or more months)</small>	
	\$35.00
Early Checking Closure (within 6 months)	\$25.00
Echeat Fee	\$60.00
Expedited Payment by Phone	\$25.00*
Expedited Payment on Website	\$10.00*
Legal Process	\$60.00
Levies & Garnishments	as permitted by state law

Overdrafts per year**	Fee per incident
1 to 2	\$29
3 and up	\$34

Paper Statement Fee (checking accounts only)	\$3.50/mo*
Photocopy of Check	\$2.00/check*
Research Information (includes copies of statements)	
<small>.....\$25.00/hr.* plus \$3.00/statement*</small>	
Returned ACH Deposit Item	\$8.00
Returned Online Loan Payment from non-GreenState Account	\$39.00/Item
Returned Loan Item	\$29.00/Item
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
Transfer Fee (via call center by phone or chat)	\$5.00
Unknown Address	\$9.00/Month
Wire Transfers	
Domestic Outgoing	\$25.00
Incoming	\$10.00

*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.

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