



GEORGIA GUARD CREDIT UNION FEES AND SERVICE CHARGES

Telephone Transfers or Inquiries (other than MMAT)	\$ 4.00	Budget Pay Accounts	\$20.00
ATM Transactions Over Limit	\$ 1.00	Bank Wires	
Administrative Closing	\$25.00	Incoming	\$10.00
Closing Accounts		Outgoing	\$25.00
Opened Less than 60 Days	\$25.00	International	\$50.00
Reconciling Accounts by CU Personnel		Western Union Wires	\$25.00
10 min	Free	Dormant/Inactive Accounts	
1 st Half Hour	\$20.00	(after 12 months) per month	\$ 5.00
Next Half Hours	\$15.00	Excessive Savings Withdrawal	\$10.00
Official Check Withdrawal	\$ 3.00	You are allowed two (6) free withdrawals per quarter. Each withdrawal after that will incur a \$10.00 fee.	
Copy of Check	\$ 5.00	Excessive Club Withdrawal	\$10.00
Copy of Statement (per statement)	\$ 5.00	You are allowed two (2) free withdrawals per Year. Each withdrawal thereafter a \$10.00 fee.	
Returned Statement	\$ 5.00	ATM/VISA Check Card	No Charge
Account History (per page)	\$ 5.00	Card Replacement	\$10.00
Copies/Printouts (per page)	\$ 1.00	2 nd replacement	\$20.00
Loan Application	\$20.00	3 rd replacement, etc.	\$30.00
Loan Documentation (Open End)	\$25.00	within 12 months	
Loan Late Charge – Minimum	\$25.00	Special Mail Fee	\$20.00
Reg. Checking Account	\$ 2.00	Returned Item or NSF (self)	\$27.00
Online Bill Pay Checking	\$ 5.00	from other	\$ 5.00
Home Banking/E Statements	<i>Free</i>	Member Privilege	\$27.00
Reloadable Debit Card		Overdraft Transfer (1 free/month)	\$ 5.00
Order Fee	\$5.00	Stop Payment – 1 item	\$20.00
Reload Fee	\$2.00	Stop Payment – Series of Checks	\$30.00