

The following fees may be assessed against your account and the following transaction limitations, if any, will apply to your account.

Cashiers Check (each)	\$10.00	
Collection Items		
Domestic	\$25.00	
Foreign	\$40.00	
Copy of Check Image (in excess of two per month)	\$3.00	
Copy of Statement	\$5.00	
Excessive Withdrawal (for savings and money market accounts, withdrawals in excess of 6 each month; excludes ATM or in-branch withdrawals)	\$10.00	(temporarily waived)
Dormant Account (per month after 12 months)	\$5.00	
Garnishment / Levy (processing fee)	\$75.00	
Membership Entrance Fee	\$5.00	
Monthly Service Fee*		
Micro Business Checking	\$8.00	
Simple Business Checking	\$15.00	
Analyzed Business Checking	\$20.00	
Cash Processed Fee (per \$100 processed)		
Micro Business Checking	\$0.25	(first \$5,000 free)
Simple Business Checking	\$0.25	(first \$20,000 free)
Analyzed Business Checking	\$0.25	
Per Item Charge (for each electronic deposit, check deposited, check paid, or ACH debit or credit)		
Micro Business Checking	\$0.35	(first 100 free)
Simple Business Checking	\$0.35	(first 500 free)
Analyzed Business Checking	\$0.15	
Non-Proprietary ATM fee (foreign ATM fee)	\$3.00	
Non-Sufficient Funds Item (paid or unpaid)	\$35.00	
Notary Fee (per notarization)	\$5.00	
Overdraft (maximum charge per day)	\$10.00	
Returned Deposit Item (each)	\$20.00	
Stop Payment (each item)	\$30.00	
Transfer to Cover NSF	\$5.00	
Verification of Deposit	\$20.00	
Remote Deposit Capture Monthly Fee	\$40.00	
ACH Origination Monthly Fee	\$20.00	
Per Item	\$0.15	

WIRE TRANSFERS

Incoming (domestic)	\$15.00
Incoming (foreign)	\$20.00
Outgoing (domestic)	\$30.00
Outgoing (foreign)	\$45.00
Locator Fee Service	\$5.00

CREDITS**

Debit Card Purchases (over \$25.00) (for Micro and Simple accounts)	\$0.20
Earned Credit Rate (for Analyzed accounts only)	0.07% Annual Percentage Yield

*Micro Business Checking Monthly Service Fee waived with a minimum daily balance of \$1,000.00.

*Simple Business Checking Monthly Service Fee waived with a minimum daily balance of \$5,000.00.

**Credits can be earned to a maximum value of offsetting service charges. Excess credits will not be paid or rolled over.

We truly value your membership. Please feel free to contact our Member Resource Center at (775) 882-2060 or (800) 421-6674, visit us online at www.GNCU.org, or visit your nearest branch if you have any additional questions or would like additional information.