

G.A.P. FEDERAL CREDIT UNION FEE SCHEDULE

*NOTE: All fees quoted are per item or per occurrence unless otherwise noted. This information subject to change without notice	
ATM NSF Fee	\$30.00
ACH NSF Fee	\$30.00
Share Draft NSF Fee	\$30.00
VISA NSF Payment Fee	\$30.00
NSF Deposit Item	\$30.00
ATM NSF Deposit Item	\$30.00
Stop Payment Fee	\$10.00
Reg D Fee (after six (6) allowable monthly transfers from share/savings accts)	\$10.00 per transfer
ATM Card Replacement Fee (Initial card & first replacement-Free)	\$5.00
ATM Fee - per withdrawal transaction	\$.25
Bad Address Fee	\$15.00/month
Dormant Account Fee - Share account balances under \$100.00 and inactive for more than 12 months (If dormant fee takes acct balance below the \$5 minimum, acct will be closed)	\$25.00
Escheat Account Fee – No activity for three (3) years/funds to State	\$30.00
Closed Account Fee – Open less than 90 days	\$5.00
Statement Copy or Printout	\$1.00 per page
Certified Check	\$1.00 each \$1.50 when mailing
Check/Draft Copy - each	\$3.00
Garnishment Fee – per notification	\$50.00
Mortgage Loan Origination Fee	\$300.00
Loan Cancellation Fee	\$30.00
Title Fee/Refinance	\$90.00
Title Fee/Purchase	\$10.00
MEDALLION STAMP	Member \$5.00 Non-member \$10.00
VISA Card Replacement Fee	\$5.00
VISA Gift Card	\$2.00
VISA Late Payment Fee	\$10.00
ACH Fee – Revoke Authorization	\$10.00
ACH Fee – Dispute Unauthorized Transaction	\$10.00
ATM Dispute Fee – Three FREE per year (unless a data base breach)	\$10.00
ATM Card Rush Fee	\$35.00
Wire OUT Fee/INTERNATIONAL	\$15.00/\$35.00
Wire IN Fee	\$5.00
Western Union -Domestic up to \$10,000 -International up to \$500 over \$500	\$20.00 \$30.00 \$30.00 plus 2% of amount sent

VISA CREDIT CARD DISCLOSURE

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Annual Percentage Yield	12.00%
Grace Period for Repayment of the Balance for Purchases	25 days
Method of computing the Balance for Purchases and Cash Advances	Average Daily Balance (including New Purchases)
Minimum Finance Charge	None
Balance Transfer Fee	None
Annual Fee	None
Transaction Fee for Purchases	None
Foreign Transaction Fee	1% of each multiple currency transaction in US Dollars 1% of each single currency transaction in US Dollars