

Groton Municipal Employees Federal Credit Union (GMEFCU)	Fees Effective 1 November 2018
The following fees and transaction limitation amend your Account Agreement and Disclosures:	
Complementary Services	
SUM Network Nationwide ATM Transactions	FREE (All other ATMs are not assessed a fee by GMEFCU but may be assessed a fee by the ATM owner.)
Debit Mastercard (initial issuance)	FREE - requires draft account
Debit Mastercard – lost/ destroyed	1 FREE per year
24 – 7 Debit card support	FREE
E-Statements (electronic statements)	FREE - requires enrollment in online banking
Online Banking	FREE
Online Bill Pay with Person-to-Person Pay	FREE
Teller / Phone Transfers	FREE
Mobile Banking	FREE
Mobile Deposit	FREE
MobiMoney App (to control debit card)	FREE
MobiMoney transfers between accounts	FREE
ATM transfers between accounts at SUM Network ATMs	FREE
Money Desktop (aggregate with accounts at other institutions)	FREE
Money Desktop App	FREE
Draft Transactions (checking)	FREE
Deposit of rolled coin	FREE
Loan Application	FREE - except CASH NOW loan
Home Equity Loan Processing/ Closing Cost	*FREE
Account Basics	
Account Opening - Fee	FREE
Account Opening – Par Value	\$25.00 Membership Share held as long as you remain a member.
Account Closed within 6 months of Opening	\$10.00
Check Order	Varies by Member’s Selection
Bad Address	\$5.00 per occurrence
Account Maintenance per Member Request Account Balancing Assistance Account Research Subpoenas	FREE balancing assistance up to 90 days -one time per year 1 hour min \$25 per hour Waived for members age 65 and older.
Document Copy Statement – per month Cancelled Check – per check Deposited Check – per check Paid Credit Union Check – per check	\$5.00
Account History Printout – per page	\$1.00

Inactivity Fee - per month 6 consecutive months in which no withdrawals or deposits, other than credited dividends were made to the account; combined balances are <\$100. Account will be closed when it reaches zero. Fee is waived for account holder younger than 18 or the account holder has a loan.	\$10.00 charges begin 1 st day of 7 th month
Dormant Account Fee 24 consecutive months in which no withdrawals or deposits other than credited dividends were made to the account; combined balances are at least \$100. Account MAY be escheated to the state at 3 years' inactivity. Fee is waived for account holder younger than 18, age 65 and older, or the account holder has a loan.	\$10.00 charges begin 1 st day of 25 th month
Escheat Fee	None
Legal Item Processing Levies, garnishments, executions	\$35.00
Courtesy Pay Fee (per item) Written check Preauthorized withdrawals Debit card transactions	Courtesy pay is at credit union discretion. To be considered you must have an automatic deposit scheduled for the account. Minimum overdrawn balance required to trigger a fee is \$10.00 Items paid subject to NSF fee of \$35.00
Overdraft Transfer Fee from Savings	FREE In combination with other transfers, limited to six per month per Regulation D.
Nonsufficient Funds (per item) Written Check Electronic Item	\$35.00 each
Returned Deposited Item	\$15.00 each
Stop Payments (checks and ACH) – submitted in writing or verbally	\$35.00 each
Money Order	\$3.00 each
Official Check to account holder	\$5.00 each Waived for members age \$65 and older.
Official Check to third party	\$5.00 each
Verification of Deposits	\$10.00 per request
Debit Card Replacement after 1 st free per year	\$15.00
Debit Card Rush Replacement	\$50.00
Wire Transfers	
Domestic Wire Transfer Outgoing	\$20.00
Domestic Wire Transfer Incoming	FREE
Loan Fees	
Loan Application	FREE except CASH NOW loan
Home Equity Loan Processing/ Closing Cost	*FREE
Late Loan Payment Fee	\$20 after 15 days
Skip- a-Pay	\$30 per loan per member request (restrictions apply)
Cash Now Loan	First loan application fee \$20.00, subsequent loan application fee \$10.00

* Some Restrictions Apply