



**FEES Effective February 1, 2019**

This is a list of the current fees for Groton Municipal Employees Federal Credit Union. Please contact us with any questions or to explore option to avoid fees. Contact us at 860-446-4121 or www.grotonmefcu.com

<b>Share Account</b>	
Account Opening – Par Value \$25.00 Membership Rebated if account is closed in good standing	
<b>Account Fees (all accounts)</b>	
Monthly Service Charge	\$5.00 per month, or Free with E-Statements or if primary account owner is under age 18 or over age 65
Courtesy Pay Fee	Courtesy Pay is at credit union discretion. Paid Items subject to \$35.00 NSF Fee
Account Closure	\$10.00 if closed within six (6) months of account opening
Return Mail	\$5.00 per item
Official Check (Waived for members 65 and older)	\$5.00 per Item
Collection Item	Cost + \$30.00 per item
Copy of Official Check /Share Draft/Deposited check	\$5.00 per item
Fax Service	\$1.00 per page
Inactive/Dormant Account	\$10.00 per month <i>after 6 months</i>
Escheated Account	\$ 5.00
Levies and Legal Process	\$35.00 each
Notary Services	\$5.00 for non-members
Non-Sufficient Funds(NSF)/Uncollected Funds <i>(Any transaction, including ATM withdrawals, Checks, ACH Transactions, One-time Debit Card Transactions, Online Bill Pay items, Recurring Debit Card Transactions, teller transaction</i>	\$35.00 per item, whether paid or returned Minimum overdrawn balance required to trigger a fee is \$10.00
Research Assistance /Account Balancing	\$50.00 per hour <i>(One hour minimum)</i>
Returned Deposit Item	\$15.00 per item
Statement Copy	\$15.00 per official statement copy \$1.00 per transaction history printout
Stop Payment	\$35.00 per item
Money Order Fee	\$3.00
Undeliverable Mail	\$5.00 per returned item
Verification of Deposit (VOD)	\$10.00 per request
Wire transfers (domestic)	\$20.00 per transfer (incoming) \$25.00 per transfer (outgoing)
Wire transfers (foreign)	\$15.00 per transfer (incoming) \$45.00 per transfer (outgoing)

*Fees in effect as of February 1, 2018 This fee schedule supersedes any previous*

<b>Debit Card Fees</b>	
Card Replacement	\$15.00 each
<b>Loan Fees</b>	
Late fee after 15 day grace period	\$20.00 per Loan
Cash Now	First loan application \$20.00 , subsequent loan application fee \$10.00
Skip A Pay	\$40 Per member request/per loan first 2 a third 50.00 (Restrictions apply)