

GEICO Federal Credit Union

Schedule of Fees

Effective November 1, 2009

SAVINGS ACCOUNT SERVICES

| | |
|--|---|
| Account Service Fee | None |
| Staff-Assisted Excessive Withdrawal (More than 4 per month) | \$1.00 per withdrawal |
| Inactive Accounts | \$1.50 per month, if inactive over 12 months |
| Reg. D Withdrawal/Transfer | \$5.00 per transfer in excess of 6 per month |
| Return Deposit | \$28.00 per item |
| Below Par Fee | \$1.50 per month |

CHECKING ACCOUNT SERVICES

| | |
|---|---|
| Account Service Fee | None |
| Personalized Checks | Varies, depends on style |
| Insufficient Funds (Returned Check) | \$28.00 per item |
| Return Deposits | \$28.00 per item |
| Inactive Accounts | \$1.50 per month, if inactive over 12 months |
| Check Copies | \$5.00 per check |
| Stop Payment Request | \$28.00 per item |
| Reg. D Withdrawals/Transfer from Savings | \$5.00 per transfer in excess of 6 per month |

MONEY MARKET SERVICES

| | |
|-------------------------------------|--|
| Account Service Fee | None |
| Insufficient Funds (Returned Check) | \$28.00 per item |
| Return Deposits | \$28.00 per item |
| Stop Payment Request | \$28.00 per item |
| Personalized Checks | Free |
| Checks in Excess of Limit | \$5.00 per check over 3 per month |
| Withdrawal/ Transfer | \$5.00 per withdrawal/ transfer over 6 per month. Only 3 withdrawals/ transfers can be via check. |

ATM/DEBIT CARD SERVICES

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|--|-----------------------|
| Insufficient Funds Withdrawal | \$28.00 per item |
| Use of Non-GEICO FCU ATM and/or Point of Sale (POS) | |
| First 6 withdrawals per month | Free |
| 7 or more withdrawals per month | \$1.00 per withdrawal |
| ATM/ Debit Card/PIN Returned (Undeliverable) | \$15.00 per item |
| ATM/Debit Card/PIN Replacement | \$7.50 per card/PIN |
| FEDEX Cost ATM/Debit Card/PIN (Ordered together) | \$40.00 per package |
| FEDEX Cost Card Only | \$40.00 per package |
| FEDEX Cost PIN Only | \$40.00 per package |

MISCELLANEOUS SERVICES

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|---|---|
| Money Orders | \$3.00 per item |
| Travelers Checks | 1% of purchase |
| American Express Gift Check | \$2.50 per check |
| Returned Deposit For Any Reason | \$28.00 per item |
| Research Fee/Account Reconciliation | \$15.00 per hour or part |
| FEDEX (all other requests not listed) | \$15.00 per package ¹ |
| Statement Copy | \$3.00 per statement |
| Closing Account Prior to 90 days | \$25.00 |
| Locator/Return Mail Fee | \$5.00 per item |
| Bad Address Fee (monthly) | \$3.00 |
| Stop Payment Request for ACH (Debits from GFCU Account) | \$28.00 per debit |
| Insufficient Funds for ACH Debits | \$28.00 per debit |
| Check Cashing Service | 3% of face value of check, minimum \$10.00 fee |
| Early Withdrawal Penalty (Holiday/Vacation Account) | \$10.00 per withdrawal |
| Collection Fee | \$28.00 minimum |
| Notary Fee (non-members) | \$5.00 |

WIRE SERVICES

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|---|------------------------------|
| Domestic – Within U.S. (Excludes Territories) | \$20.00 per wire |
| International (Outside the U.S.) | \$40.00 minimum ² |
| Incoming Wire Fee | None |

CASHIERS CHECKS

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|--------------------------------|--|
| Cashiers Check | \$4.00 per check payable to a third party |
| Photocopies of Cashiers Checks | \$5.00 per check |

LOAN FEES

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|-----------------------------------|---------------------|
| Late Fee | \$28.00 |
| Return Loan Payment Fee | \$28.00 per item |
| Credit Card Statement Copy | \$2.00 per page |
| Credit Card FEDEX (Card or PIN) | \$20.00 per package |
| Mortgage Document Preparation Fee | \$150.00 |
| Mortgage Closing Cancellation Fee | \$25.00 |
| Payoff Via Fax Fee | \$15.00 |
| Subordination Request Fee | \$25.00 |
| Credit Card Late Payment Fee | \$28.00 |
| Credit Card Over Limit Fee | \$28.00 |

¹In the continental United States.

²International wire fees will vary depending on destination.
These fees are subject to change without notice.



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