GEORGIA power
FEDERAL CREDIT UNION

Fee Schedule

Effective November 25, 2013

Credit Union Membership

Membership Share - par value of one share	$10.00
Entrance Fee (non-refundable)	$10.00
CU Power Membership (upgrade) iRequires e-statements and limits # of free in-branch transactions to (4) four per year/per member.	Free
Share Account Closure if account closed within 90 days of opening	$10.00
Inactivity Fee any share account with no activity in one year and share balance less than $200.00 and member over 25 years old.	$5.00/month
Dormant Account after one year and no valid address on file	$5.00/month
Incorrect Address/Returned Mail	$5.00/item
Invalid Social Security or Tax ID Number	$50.00/year

Share Savings and Club Account Fees

Prime/Other Share excess of three (3) withdrawals during calendar month	$5.00/each
Young Savers excess of one (1) withdrawal during calendar month	$5.00/each
Holiday Club Account excess of one (1) withdrawal during calendar Club year	$5.00/each
Vacation Club Account excess of one (1) withdrawal per quarter	$5.00/each

Checking Accounts

Value Checking Account[1]	$15.00/month service fee
Relationship Checking Account[2]	No monthly service fee
Student Checking Account[3]	No monthly service fee
CU Power Checking Account[4]	No monthly service fee
Bill Pay (if you sign up) Pay one (1) bill per month to avoid $5.00 monthly fee. (Value, Student Checking) Pay three (3) bills per month to avoid $5.00 monthly fee. (Relationship Checking)	Free

Debit Card

ATM Withdrawals four (4) free transactions per month, per member. Value Checking allows (8) CU Power Checking unlimited.	$1.00/each
Reinstate Debit Card Privilege	$10.00
Mail Debit Card PIN Only	$5.00
Replace Lost Debit Card	$10.00/each
Replacement Card Rush Order	$40.00

Money Market Accounts

Money Market Account if minimum balance is not maintained	$10.00/month
Money Market Withdrawals in excess of six (6) debits during a calendar month	$5.00/each

General Services

Account Reconcilement	$20.00/hour
Account Activity Printout	$5.00/item
Photo Copy or Copy of any of the following deposited item; paid check or paid official check; statement	$5.00/item
Official Check	$5.00
Verification of Funds Letter	$5.00
Notary Fee - non credit union related documents	$5.00
NADA Value by phone	$5.00
Telephone Inquiry	$5.00
Telephone Transfer - teller assisted	$5.00/transfer
FedEx Standard Overnight Charge	$30.00
Reset Password - Online Banking or Audio Response	$2.00
Outgoing Wire Transfer	
Domestic	$20.00
International - unavailable	$0.00
IRA Transfer Out Fee direct transfer to another financial institution	$10.00
Process Garnishment or Levy	$50.00
Collection Items - domestic	$10.00
Collection Items - foreign	$15.00

Other Fees (applicable to all accounts)

Shared Branch Transactions four (4) free transactions per month, per member. Not available with CU Power Membership.	$2.00/each
CU Power Checking (Shared Branch /In-Branch Transactions) CU Power Member shared branch access available only with CU Power Checking. Includes four (4) free service center / in-branch transactions per year, per member, excluding deposits.	$5.00/each
Deposit Returned or other Returned Items	$35.00/item
Invalid Remote or ATM Deposit	$35.00/item
Overdraft/NSF/Courtesy Pay this includes: checks, drafts, ACH items, ATM withdrawals, debit card purchases or pre-authorized debits	$35.00/item
Stop Payment	$35.00/item
Mortgage Subordination Review Fee	$150.00 (non-refundable)

Contact Us

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[1] Value Checking (formerly Regular Checking) - includes eight (8) free ATM withdrawals per month, per member.

[2] Relationship Checking - requires total direct deposit of net paycheck and usage of VISA Debit Card.

[3] Student Checking - available to members 16 through 25 years of age.

[4] CU Power Checking - One per member available only with CU Power Membership level, requires deposits and withdrawals be made using a remote method and includes four (4) free service center / in-branch transactions per year, per member. Your account will be converted to Value Checking if you do not maintain your CU Power Membership terms and conditions.

Federally insured by NCUA.