

Garden Savings Federal Credit Union

FEE SCHEDULE

Effective June 1, 2018

Checking Accounts (Share Draft)

Returned Item for Insufficient Funds (NSF).....	\$30.00
Overdraft Fee / Courtesy Pay.....	\$30.00
Business Account Return Item	\$40.00
Stop Payment of Check	\$20.00
Stop Payment for Series of Checks.....	\$25.00
Stop Payment-Cashiers Checks/Money Orders	\$20.00
Return Deposit.....	\$30.00
Copy of Check (<i>one free per month</i>)	\$ 2.00
Copy of Statement	\$ 5.00
Copy of Interim Statement.....	\$ 3.00
Share Draft Checking Monthly Service Fee (<i>Daily balance less than \$500</i>)	\$ 2.00
Monthly Service Fee (<i>Diamond-VIP-Senior-Student Checking</i>).....	NONE
Money Market Monthly Service Fee	
(<i>Daily balance less than \$1,000</i>).....	\$10.00
Business Account Monthly Service Fee	\$20.00
Cost of Checks.....	See Check Price Card

Savings Accounts (Share Accounts)

Return Deposit.....	\$30.00
Business Account Return Item	\$40.00
Excessive Transfers* (for each transfer greater than 6 per month)....	\$ 5.00

*Exceeding 6 transfers in a month for consecutive months may result in the suspension of future transfer privileges and/or the conversion of your savings account to a checking account.

All Accounts / Combined Membership

Dormant Account Fee (<i>no account activity in a 1-year period</i>): Monthly Fee for Each Account (excludes balances >\$5000)	\$10.00
Incorrect Address (<i>after 3 attempts</i>)	\$25.00

Debit/ATM Card

ATM/Debit Card (<i>Diamond-VIP-Senior-Student Checking</i>).....	None
ATM/Debit Card Monthly Fee (<i>Savings or Basic Checking</i>).....	\$ 2.00
ATM Withdrawal Creating a Negative Balance	\$30.00
Return Deposit through ATM.....	\$30.00
ATM Replacement Card (<i>second occurrence</i>)	\$10.00
Additional ATM/Debit Card.....	\$10.00
ATM/Debit Card – Rush Order Card	\$80.00

VISA Credit Cards

Annual Fee.....	FREE
Special Rush Card	\$25.00
VISA Late Payment Fee (<i>after 25-day grace period</i>).....	\$30.00

VISA Credit Cards (cont'd.)

Cashier's Check for Delinquent VISA Payment.....	\$ 5.00
ACH	\$10.00
Retrieval	\$ 5.00
Card Replacement.....	\$10.00

Travelers Checks/Money Orders/Cashier's Checks

Checking Accounts with Full Direct Deposit of Pay	FREE
All Other – Checking Accounts (<i>per hundred dollars</i>).....	\$ 1.00

Mortgage Fees

First Mortgage Application Fee	\$425.00
Home Equity-more than \$100,000.....	Appraisal Fee: \$200-\$600
Administration Fee/2 nd Mortgage/Internal Refinance Only	\$325.00
Recording Fee at Closing.....	\$110.00
Subordination Request - Prepared by GSFCU	\$300.00
Not prepared by GSFCU	\$250.00
Payoff Request (<i>in writing/fax or mail</i>)	\$ 25.00
Mortgage Processing Verification Letter.....	\$ 20.00

Wire Transfers

Incoming Wire	FREE
Outgoing Wire-Domestic (<i>within U.S.</i>)	\$25.00
Outgoing Wire-International (<i>through U.S. Bank only</i>).....	\$30.00
Business Accounts-Domestic Only.....	\$40.00

Miscellaneous Fees

ACH Return Item.....	\$30.00
ACH Stop Payment.....	\$25.00
IRS and Sheriff's Levy	\$75.00
IRS Levy Check.....	\$ 5.00
Notary Services	FREE
Signature Guarantee.....	FREE
Account Investigation-Share/ATM/ACH (<i>per item after 60 days</i>)..	\$10.00
Account Verification/Consular Letter.....	\$10.00
Loan/Document Service: FedEx Next Day A.M. Delivery.....	\$35.00
FedEx Next Day P.M. Delivery	\$30.00
FedEx Saturday Delivery	\$50.00
FedEx International Delivery	\$25.00
Overnight – Postal Charges.....	\$25.00
Account Reconciliation / Research Fee: Per Hour (\$10 min)	\$25.00
Internet Home Banking and Bill Pay	FREE
Item Sent for Collection.....	\$20.00
Visa Gift Cards.....	\$ 3.00
Escheat Fee (No activity 36 months)	\$50.00

The GARDEN SAVINGS FCU

Mission Statement

*“To be our Members’
first choice in banking
by forming a partnership
they value most.”*

Main Office

129 Littleton Road, Parsippany, NJ 07054
973-576-2000 ♦ Fax: 973-316-0317

Newark Office

120 Ferry Street, Newark, NJ 07105
973-576-2072 ♦ Fax: 973-274-1482

Dover Office

23 Prospect Street, NJ 07801
973-361-3770 ♦ Fax: 973-361-1528

South Orange Office

15 Scotland Road, South Orange, NJ 07079
973-761-7090

www.GardenSavings.org

Toll Free: 888-554-9328

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