

For questions or inquiries, contact:



Garden Savings Federal Credit Union
 gardensavingsfcu.org
 Toll Free: 888-554-9328
Parsippany Office - 129 Littleton Road, Parsippany, NJ 07054 - 973-576-2000
Newark Office - 120 Ferry Street, Newark, NJ 07105 - 973-576-2072
Dover Office - 23 Prospect Street, Dover, NJ 07801 - 973-361-3770
South Orange Office - 15 Scollard Road, South Orange, NJ 07079 - 973-761-7090

TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

This credit union is federally insured by the National Credit Union Administration

FEES. Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of **07/01/2023**

FEE SCHEDULE

Checking Accounts (Share Draft)

Copy of Check (<i>one free per month</i>)	\$ 2.00
Copy of Interim Statement	\$ 3.00
Copy of Statement	\$ 3.00
Cost of Checks	See Price Card
Money Market Service Fee	\$ 10.00
<i>(Daily balance less than \$1,000)</i>	
Monthly Maintenance Fee (<i>Basic / Platinum / Silver / Senior / Student Checking</i>)	NONE
Overdraft Fee/Courtesy Pay* (<i>when we pay your overdrafts</i>)	\$ 32.00
Overdraft Sweep from another Deposit Account (<i>per daily sweep</i>)	\$ 3.00
Paper Statement Fee (<i>Silver / Platinum Checking Per Month</i>)	\$ 3.00
Platinum Money Market Service Fee	\$ 10.00
<i>(Daily balance less than \$10,000)</i>	
Return Deposit	\$ 10.00
Returned Item for Insufficient Funds (NSF)**	\$ 32.00
Stop Payment of Check	\$ 20.00
Stop Payment for Series of Checks	\$ 25.00
Uncollected Funds	\$ 32.00

Savings Accounts (Share Accounts)

Overdraft Sweep from Savings (<i>per daily sweep</i>)	\$ 3.00
Excess Transfers***	\$ 5.00
Return Deposit	\$ 10.00
Uncollected Funds	\$ 32.00

Money Market Accounts

Money Market Montly Service Fee	\$ 10.00
<i>(Daily balance less than \$1,000)</i>	
Platinum Money Market Service Fee	\$ 10.00
<i>(Daily balance less than \$10,000)</i>	
Overdraft Sweep from another Money Market (<i>Per daily sweep</i>)	\$ 3.00
Excess Transfers***	\$ 5.00
Return Deposit	\$ 10.00
Return Item for Insufficient Funds Fee (NSF)**	\$ 32.00
Uncollected Funds	\$ 32.00

All Accounts / Combined Membership

Inactivity Monthly Fee for Each Account (<i>no activity in a 12-month period excludes accounts >\$5,000</i>)	\$ 10.00
Escheat Fee (<i>no activity for a 36-month period</i>)	\$ 50.00
Incorrect Address (<i>after 3 attempts</i>)	\$ 25.00

Debit / ATM Card

Additional ATM/Debit Card	\$ 10.00
ATM/Debit Card (<i>Checking</i>)	FREE
ATM Replacement Card (<i>second occurrence</i>)	\$ 10.00
ATM/Debit Card - Rush Order Card	\$ 50.00
ATM Return Deposit	\$ 10.00
ATM Withdrawal (<i>creating a negative balance</i>)	\$ 32.00

Credit Cards

Annual Fee	NONE
Card Replacement	\$ 10.00
Document Copy	\$ 5.00
Late Payment Fee (<i>payments received after due date</i>)	\$ 30.00
Special Rush Card	\$ 50.00

Money Orders / Cashier's Checks

Cashier's Checks (<i>one free per month</i>)	\$ 5.00
Stop Payment - Cashier's Checks	\$ 20.00
Money Orders	\$ 1.00
Stop Payment - Money Orders	\$ 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>)	\$ 40.00

One-Time Loan Payment Service

Web Payment (<i>as unregistered guest</i>)	\$ 5.00
Over-the-Phone Payment (<i>with agent</i>)	\$ 7.50

Mortgage Fees

Administration Fee / 2nd Mortgage / Internal Refinance Only	\$ 325.00
First Mortgage Application Fee	\$ 500.00
Home Equity Appraisal Fee (<i>greater than \$100,000</i>)	\$ 200.00 - \$600.00
Mortgage Processing Verification Letter	\$ 25.00
Not prepared by GSFCU	\$ 250.00
Payoff Request (<i>in writing, via fax or mail</i>)	\$ 25.00
Recording Fee at Closing	\$ 100.00
Subordination Request - Prepared by GSFCU	\$ 300.00

Miscellaneous Fees

Account Investigation -- Share / ATM / ACH (<i>per item after 60 days</i>)	\$ 10.00
Account Reconciliation / Research Fee Per Hour (<i>\$10 min</i>)	\$ 25.00
Account Verification / Consular Letter	\$ 10.00
ACH Return Item	\$ 32.00
ACH Stop Payment	\$ 25.00
FedEx International Delivery	\$ 25.00
FedEx Next Day P.M. Delivery	\$ 30.00
FedEx Saturday Delivery	\$ 50.00
Gift Cards	\$ 3.00
Internet Home Banking and Bill Pay	FREE
IRS and Sheriffs Levy	\$ 75.00
IRS Levy Check	\$ 5.00
Item Sent for Collection	\$ 20.00
Loan / Document Service: FedEx Next Day A.M. Delivery	\$ 35.00
Notary Services	FREE
Overnight - Postal Charges	\$ 25.00
Return Loan Payment	\$ 30.00
Signature Guarantee	FREE

*Fee applies when overdraft is created by check, in-person, ATM Withdrawal, ACH, or other electronic format.

**Fee may be charged for each presentment, even if there are multiple presentments of the same item.

***TRANSFER LIMITATIONS: For Share Savings and Money Market Accounts, you may make up to six (6) preauthorized, automatic, or electronic transfers to another account of yours or to a third party during any calendar month.

NOTE: Exceeding six (6) transfers in a month, for consecutive months from a Deposit Account to a Transaction Account, may result in suspension of future transfer privileges.

