



**CONSUMER TRUTH-IN-SAVINGS FEE SCHEDULE - effective January 1, 2018**

<b>Account Fees</b>	
Perks+ Monthly Service Charge	\$5.95 per month
Check Printing Charge	Prices vary depending upon style
Resolution Checking Monthly Service Charge	\$8.00 per month
Resolution Checking-Check Clearing	\$0.50 per check
Overdraft Transfer Fee	\$6.00 per transfer
Overdraft Fee	\$33.00 per item
Nonsufficient Funds (NSF) Fee	\$33.00 per item
Stop Payment Fee	\$30.00 per request
Returned Deposit/Payment Item Fee of Member's Check	\$30.00 per check
ATM/Debit Card Replacement Fee	\$5.00 per card
Debit Card Rush Fee	\$60.00 per card
Out of Network ATM Fees Balance Inquiries Account Transfers Withdrawals	\$1.00 per transaction \$1.00 per transaction \$2.00 per transaction
ATM/Debit Card International Transaction Fee	2% of the amount of the transaction calculated in U.S. dollars
Cashier's Check Member Fee Non Member Fee	\$7.00 per check \$15.00 per check
Non Member Georgia's Own Check Cashing Fee	\$5.00 per check
Check Payment by Phone	\$8.00 per check
Money Market Monthly Service Charge	\$10.00 per month if the minimum daily balance drops below \$2500
Money Market Excess Withdrawal Fee	\$10.00 per item if more than six (6) withdrawals/transfers per month
Savings, Holiday, Golden Bell, i[save], Resolution Savings, Coindexter Club Savings and Non-Dividend/Interest Bearing Savings Accounts REG D Excess Withdrawal Fee	\$5.00 per item if more than six (6) withdrawals/transfers per month
Wire Transfer - Domestic Incoming Fee Outgoing Fee	\$12.00 per wire \$20.00 per wire
Wire Transfer Fee - International Incoming Fee Outgoing Fee	\$50.00 per wire \$50.00 per wire*

IRA Direct Transfer Fee	\$25.00 per transfer
Mailed Statement Fee	\$2.00 per statement
Special Statement Account History Fee	\$3.50 per copy
Document Copy Fee	\$3.50 per copy
Account Research/Reconciliation Fee	\$10.00 per hour
Garnishment Fee	Up to \$100.00 per occasion
Levy Fees	\$50.00 per occasion
Inactive Account Fee**	\$5.00 per month
**Inactive Account Fee: Savings Account: If you have not made any transactions for twelve (12) months to your regular savings account and the balance is below \$250, we will classify your account as inactive and may impose an inactivity fee. Checking Account: If you have not made any transactions for twelve (12) months to your checking account, we will classify your account as inactive and may impose an inactivity fee. You authorize us to transfer funds from any account to cover fee(s) and close your membership if the balance of all deposit accounts is zero (Not applicable to minor accounts).	
Dormant Account Fee	\$5.00 per month after five (5) years
<b>Online Banking &amp; Bill Pay Fees</b>	
Online Banking Monthly Fee	No monthly fee
Bill Pay Monthly Fee	No monthly fee
Account to Account Transfers (set up in Bill Pay only) Between Georgia's Own Accounts Outside Account to Georgia's Own Georgia's Own to Outside Account	\$1.00 per item \$1.00 per item \$3.00 per item
Member-to-Member Transfer	FREE
Person-to-Person Transfer	\$1.00 per transfer
Same Day Bill Pay	\$9.95 per item
Bill Pay Nonsufficient Funds Fee (NSF)	\$55.00 (\$22.00 Bill Pay Service Fee plus \$33.00 Georgia's Own NSF Fee)
Bill Pay Stop Payment Fee	\$28.00 per item
Overnight Check Payment	\$20.00 per item
<b>Annual Safe Deposit Box Fees</b>	
3 x 5 x 22	\$40.00
5 x 5 x 22	\$55.00
3 x 10 x 22	\$60.00
5 x 10 x 22	\$75.00
10 x 10 x 22	\$125.00
Duplicate Key Fee	\$5.00
Drilling of Box Fee	\$125.00

\*Additional pass through fees may apply.