



IMPORTANT ACCOUNT INFORMATION FOR OUR MEMBERS

from

**GAS & ELECTRIC CREDIT UNION
2300 4TH AVENUE
ROCK ISLAND, IL 61201-8938
(309)793-3610**

COMMON FEATURES

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account.

Replace lost ATM or debit card	\$20.00
ATM Transactions (ATM/debit)	\$0.75
for each ATM deposit, withdrawal, or transfer in excess of 10 per month	
myPic Custom Debit Card (per card issued)	\$15.00
Dollar limit for Point of Sale transactions	\$605.00 per day
Automatic transfer of funds from line of credit to checking account	\$1.00
per transfer	
Dollar limit (ATM withdrawals and transfers)	\$605 per day
Visa Gift Card	\$2.00
Overdraft (each item paid)	\$25.00
Nonsufficient funds item (each)	\$25.00
Deposited checks returned unpaid (NSF)	\$25.00
Overdraft (held next morning for deposit)	\$25.00
Account activity printout	\$2.00
Special statement cutoff	\$2.00
Account research	\$15.00 per hour
Account balancing assistance	\$15.00 per hour
Copy of statement	\$2.00
Stop payments -electronic fund transfers (EFT)	\$20.00
Stop payment on member draft	\$20.00 per item (or batch)
Outgoing wire transfer (Domestic)	\$20.00
Outgoing wire transfer (International)	\$60.00
Membership entrance	\$5.00
Photocopy	\$0.25
Copy of draft (by fax or mail)	\$3.00
Copy of draft (by both fax and mail)	\$5.00
Corporate Check payable to third party	\$2.00

LIMITS AND FEES DISCLOSURE

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Temporary Checks	\$2.00/sheet
Late fee for loan payments	\$25.00 after grace period
Loan payment through ProPay	\$4.95
Card to Account Transfers	\$5 per transfer
Failure to notify of change of address	\$2.00 (Monthly Fee)
Fee if minimum balance on Money Market Account drops below \$2000.00	\$20.00 (monthly fee)
Fee for each withdrawal from Money Market account (in excess of three per month)	\$20.00
Penalty for early withdrawal of Christmas Club account	\$5.00 (each withdrawal)
Penalty for early withdrawal of Share Certificate	3 months dividends on amount withdrawn
Inactive account fee (per month after 24 months)	\$5.00
Reopen account fee (within 6 months of closing)	\$10.00
Online bill pay fee (if there are no transactions within 30 days)	\$7.00 (monthly if no transactions)
Garnishment fee	\$25.00
Tax levy fee	\$25.00

LIMITS AND FEES DISCLOSURE