



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 | |
| Dollar limit for Point of Sale transactions | \$605.00 per day |
| Automatic transfer of funds from savings account to checking account | \$5 per transaction |
| Automatic transfer of funds from line of credit to checking account | \$5.00 |
| per transfer | |
| Dollar limit (ATM withdrawals and transfers) | \$305 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 |
| NSF checks re-presented via ach returned unpaid | \$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 |

LIMITS AND FEES DISCLOSURE

XX/1 21.021.05224

Wolters Kluwer Financial Services ©2000, 2022 Bankers Systems™

Page 1

| | |
|----------------------------------------------------------------------------------|----------------------------------------|
| Corporate Check payable to third party | \$2.00 |
| Temporary Checks | \$2.00/sheet |
| Late fee for loan payments | \$25.00 after 10 day grace period |
| Loan payment through ProPay | \$4.95 |
| Failure to notify of change of address | \$2.00 |
| 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 |
| Penalty for early withdrawal of Share Certificate | 3 months dividends on amount withdrawn |
| Inactive account fee (per month after 36 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 |
| Garnishment fee | \$25.00 |
| Tax levy fee | \$25.00 |

LIMITS AND FEES DISCLOSURE

XX/1 21.021.05224

Wolters Kluwer Financial Services ©2000, 2022 Bankers Systems™

Page 2