

RATES AND FEES

November 1, 2009

Account Research / ½ hr	10.00
ACH Notice of Change	2.00
ACH Return Item	5.00
Airmail Monthly Statements	5.00
Cashier's Check	3.00
Check Cashing (<\$50 savings, no other services)	5.00
Check, (foreign)	6.25
Check Overdraft (NSF) (per draft / ACH)	25.00
Check Stop Payment Order (per order)	10.00
Check Writing (ck written by GCCFCU)	3.00
Copy: Canceled Draft	5.00
Copy: Monthly Statement	5.00
Debit / ATM Card Replacement	10.00
Debit Overdraft	25.00
Dormant account (monthly)	5.00
IRA Annual Fee	30.00
IRA Open / Close	10.00
IRA Prior Year Contribution	10.00
IRA Minimum Balance	500.00
Minimum Balance (per member)	5.00
Minimum Deposit/Draft Account	50.00
Money Order	3.00
Loan Late Payment	15.00
Overdraft Transfer (automatic)	2.00
Return, Deposited Item	10.00
Return, Check for Payment	25.00
Safe Deposit Boxes (annual fee)	10.00 -35.00
Stmnt Reconciling / Research (per ½ hr)	10.00
Visa Late Payment	25.00
Visa Over Limit	25.00
Visa Replacement Card	10.00
Wire, Incoming	8.00
Wire, CU to CU Transfer (within system)	2.00
Wire, Outgoing (domestic)	8.00
Wire, Outgoing (international)	40.00

FEDERAL EXAMINATION

Recently our Federal Examiner was pleased with the financial condition of GCC FCU. After moving into our new building, GCC FCU's budget is still looking good!



GCC FCU VISA

The Card of Choice

GCC FCU's Visa provides:

- Cash Back on EVERY purchase.
- 25 days grace period.
- Free Online reviews and payment methods available.
- And, if you have a problem, a live person you can actually talk to ☺

DID YOU KNOW....

While being a smaller credit union with personal attention, GCC FCU has several products designed to make life easy for you. Some are specifically designed to help prevent fraud. All of these products are provided **FREE OF CHARGE...**

DEBIT & ATM CARDS
ONLINE BANKING
ONLINE STATEMENTS
ONLINE BILL PAY
WEB SITE
VISA CARDS
ONLINE VISA
ONLINE HELP



TRANSFER A LOAN AND SAVE

Recent surveys report the average person could reduce their loan rate by at least 2% simply by transferring their loan from a bank to GCC FCU.

This simple change could save you over \$600 on \$10,000 borrowed for 5 years. Refer a friend... your "gift" will keep giving and giving for 5 years!

SEPTEMBER 2009

ANNUAL MEETING

Due to current economic pressures and conditions there will be NO COST to attend our 2009 Annual meeting. No meal will be provided. Please join us at the Marion IVY Tech Campus (just South of our Main branch), December 9, 2009, 6:30 PM. Snacks, gifts, door prizes, and a meeting will be included at NO COST.

We will vote for three board positions!

No RSVP required!!