

**Greater Cleveland Community Credit Union**  
**Fees & Service Charges**  
**Effective 1/17/2018**

**Regular Savings Account Fees**

- Close account within 6 months fee	\$ 5.00
- Re-open account within 6 months fee	\$ 5.00
- NSF & Stop Payment Fees	\$ 35.00 per item
- Returned Check Deposit Fee	\$ 35.00 per item
- NSF Transaction Honor Fee	\$ 15.00 per item

**Consumer Checking & Business Checking Account Fees**

- NSF & Stop Payment Fees	\$ 35.00 per item
- Returned Check Deposit Fee	\$ 35.00 per item
- NSF Transaction Honor Fee	\$ 15.00 per item
- Service Fee	\$ 5.00 per month
(Waived with direct deposit or \$1,000.00 in savings)	
- Check Copy Fee	\$ 5.00 per check

**Club Account Fees**

- Christmas Club withdrawal before Nov. 1st	\$ 5.00 per withdrawal
- Vacation Club withdrawal before June 1st	\$ 5.00 per withdrawal

**Certificate of Deposit Early Withdrawal Penalty**

- 90 days of interest whether earned or not or \$20.00, whichever is greater.

**Checking Cash Fee (Service available to members only)**

- Check Cashing Fee if check amount is greater than available funds. \$ 5.00 per check  
(Waived with direct deposit or \$1,000.00 in savings)

**ATM Fees**

- Cash withdrawals and PIN based transaction	\$ 1.50 per transaction
- Deposits	\$ 2.00 per transaction
- Balance inquires	\$ 1.00 per inquiry
- ATM card replacement	\$ 20.00 per card

**Money Order & Utility Bill Fee**

- Money Order Fee	\$ 2.00 each
- Utility Bill Fee	\$ 2.00 each

**Loan Fees (Are Non-Refundable)**

- Approved Loan Processing Fee (Excludes: Flex, Share Secured, Overdraft Protection, Lines of Credit, and Real Estate loans)	\$ 50.00
- Flex Loan Advance Processing Fee	\$ 15.00
- Flex Loan Late Fee, if over 30 days late	\$ 35.00
- December Skip-A-Payment Processing Fee	\$ 25.00
- Real Estate Application Fee	\$ 100.00
- Late Fee, if loan is 11 days past due	5.00% of payment

**Other Fees**

- Domestic Out-Going Wire Transfer Fee	\$ 35.00 per wire
- Domestic In-Coming Wire Transfer Fee	\$ 10.00 per wire
- Dormant Account Fee ( 25 months with no activity)	\$ 5.00 per month
- Statement Reprint Fee	\$ 2.00 per month
- Returned Mail Fee	\$ 5.00 per return
- Letter of Verification Fee	\$ 2.00 each
- Photocopying Fee	\$ 3.00 per page
- 1st Page Fax Fee. Additional pages \$1.00 each.	\$ 5.00 1st page