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MemberServices@geovistacu.com

Share Account Fees

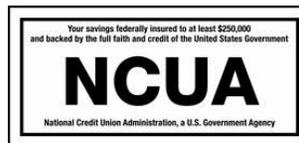
Share Savings Excessive Withdrawal	\$3.00
(Per withdrawal after two (2) per month)	
Christmas Club Withdrawal	\$5.00
(Per withdrawal if prior to disbursement date)	
Vacation Club Withdrawal	\$5.00
(Per withdrawal if more than one (1) per quarter)	
Share Savings Closure	\$10.00
(If closed within the first thirty (30) days)	
Mailed Paper Statement	\$2.00
(Per month some exclusions apply)	
E-Statements	FREE

Share Draft Account Fees

Vista Choice per month	\$6.00
Reduced by \$1.00 if you receive e-statements and \$0.20 per debit POS transactions ATM excluded Not to exceed \$6.00 per month	
GeoPrime Checking (Monthly Low Balance Fee) ..	\$4.95
Overdraft Protection (From another account per transfer)	\$5.00
Simple Checking (without a monthly deposit)	\$1.00
\$0.25 per cleared check after 5 per month	
Uncollected funds	\$30.00
NSF (Per Presentment**)	\$30.00
Stop Payment (Per item)	\$30.00
(Series) \$35.00	
Overdraft Privilege (Per presentment*)	\$30.00
Overdraft Privilege (Transactions less than \$5)	\$5.00
Check Printing	Prices Vary Depending on Style
Photo Copy of Paid Check (Per check)	\$4.00
VISA Foreign Transaction	Up to 1% of transaction
Reopen Checking Account Fee	\$10.00
(Due to negative shares closure)	
Deposited Item Return Fee	\$3.00
(Per item not drawn on member)	
Deposited Item Return Fee	\$10.00
(Per item drawn on member)	

Other Service Fees (applicable to all accounts)

Items Sent for Collections (Per item)	\$10.00
Wire Transfer Incoming	\$10.00
Wire Transfer Outgoing	\$15.00
Wire Transfer International (Outgoing)	\$35.00
Western Union Domestic	\$15.00
Western Union International (minimum)	\$35.00
Western Union maximum amount varies per area	
Legal Process Fee (per garnishment)	\$25.00
Inactive Account Fee	\$5.00
(Per month after one (1) year of no activity)	
Bad Address (Per quarter)	\$5.00
ACH Stop Payment or Revocation (Per item)	\$30.00
Pay-by-Phone (Per item)	\$5.00
Cashier's Check (Per item)	\$5.00
Money Order (per money order)	\$1.50
(Maximum \$1,000)	
Photo Copy (Per page)	\$0.25
Fax	\$1.00
(\$1.00 per page up to \$5.00)	
Debit Card Replacement	\$5.00
ATM Balance Inquiry	\$0.75
ATM Savings Withdrawal	\$3.00
(Per withdrawal after two (2) per month)	
Non-proprietary ATM withdrawals (Per debit)	\$1.00
VISA Gift Card	\$3.00
VISA Prepaid Cards	\$5.00
Account Reconciliation & Research	\$7.50
(Per hour minimum of \$7.50)	
Transaction History/Statement	\$3.00
(Per month – reprint statement)	



Share draft accounts with no activity for six (6) months may be closed and the funds transferred to the savings.

The rate and fees appearing in the Schedule are accurate and effective for accounts as of the Last Dividend Declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require rate and fee information on your account, please call the credit union at 912-368-2477.

*An Overdraft Privilege Fee is assessed for each overdraft created by check, ACH, Point-of-Sale, ATM withdrawal, in-person withdrawal, or other electronic item that is presented or re-presented against insufficient funds and paid. If the amount of the transaction is \$5 or less, we will charge an Overdraft Privilege Fee of \$5.

**An NSF Fee is assessed each time an item is presented against insufficient funds and is returned to the payee. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate NSF Fee. We will charge an Overdraft Privilege Fee or NSF Fee regardless of the number of times an item is presented to us for payment against insufficient funds, and regardless of whether we pay or return the item.

- Hinesville Branch**
601 W Oglethorpe Hwy Hinesville GA 31313
- Fort Stewart Branch**
793 Hase Rd Bldg 416 Ft Stewart GA 31314
- Hunter Branch**
133 Haley Ave Bldg 1282 Savannah GA 31409
- Rincon Branch**
271 S Columbia Ave Rincon GA 31326
- Statesboro Branch**
620 S Zetterower Ave Statesboro GA 30458
- Richmond Hill Branch**
11090 Ford Ave Richmond Hill GA 31324
- Pooler Branch**
107 Grand Central Station Suite 201 Pooler GA 31322