



CONSUMER TRUTH-IN-SAVINGS FEE SCHEDULE

Account Fees	
Perks+ Monthly Service Charge	\$6.95 per month
Check Printing Charge	Prices vary depending upon style
Resolution Checking Monthly Service Charge	\$10.00 per month
Resolution Checking-Check Clearing	\$0.50 per check
Bank on Checking Monthly Service Charge	\$5.00 per month
Overdraft Transfer Fee	\$6.00 per transfer
Premium Overdraft (OD) Fee	\$35.00 per presentment
Nonsufficient Funds (NSF) Fee	\$35.00 per presentment
Stop Payment Fee	\$30.00 per request
Returned Deposit/Payment Item Fee of Member's Check	\$30.00 per check
ATM/Debit Card Replacement Fee	\$5.00 per card
Debit Card Rush Fee	\$60.00 per card
Out of Network ATM Fees	
Balance Inquiries	\$3.00 per transaction
Account Transfers	\$3.00 per transaction
Withdrawals	\$3.00 per transaction
ATM/Debit Card International Transaction Fee	2% of the amount of the transaction calculated in U.S. dollars
Cashier's Check	
Member Fee	\$10.00 per check
Non Member Fee	\$20.00 per check
Counter Checks	3 checks for \$5.00*
Non Member Georgia's Own Check Cashing Fee	\$5.00 per check
Check Payment by Phone	\$8.00 per check
Money Market Monthly Service Charge	\$10.00 per month if the minimum daily balance drops below \$2,500
Savings, Holiday, Golden Bell, i[save], Resolution Savings, Coindexer Club Savings and Non-Dividend/Interest Bearing Savings Accounts Excess Withdrawal Fee	\$5.00 per item if more than six (6) withdrawals/transfers per month
Wire Transfer - Domestic	
Incoming Fee	\$15.00 per wire
Outgoing Fee	\$25.00 per wire
Wire Transfer - International	
Incoming Fee	\$50.00 per wire
Outgoing Fee	\$50.00 per wire**
Return Wire Fee	\$20.00 per wire

*Initial set of starter checks free. **Additional pass through fees may apply.

IRA Direct Transfer Fee	\$25.00 per transfer
Mailed Statement Fee	\$5.00 per statement
Returned Statement Fee	\$5.00 per statement
Check and Other Document Copy Fee	\$5.00 per copy
Account Research/Reconciliation Fee	\$25.00 per hour
Verification of Deposit/Loan Fee	\$25.00 per verification
Garnishment Fee	Up to \$100.00 per occasion
Levy Fees	\$50.00 per occasion
Inactive Account Fee ***	\$5.00 per month
<p>***Inactive Account Fee: Savings Account: If you have not made any transactions for twelve (12) months to your regular savings account and the balance is below \$250, we will classify your account as inactive and may impose an inactivity fee. Checking Account: If you have not made any transactions for twelve (12) months to your checking account, we will classify your account as inactive and may impose an inactivity fee. You authorize us to transfer funds from any account to cover fee(s) and close your membership if the balance of all deposit accounts is zero (Not applicable to minor accounts).</p>	
Dormant Account Fee	\$5.00 per month after five (5) years
Online Banking & Bill Pay Fees	
Online Banking Monthly Fee	No monthly fee
Bill Pay Monthly Fee	No monthly fee
Account to Account Transfers (set up in Bill Pay only)	
Between Georgia's Own Accounts	FREE
Outside Account to Georgia's Own	FREE
Georgia's Own to Outside Account	FREE
Member-to-Member Transfer	FREE
Person-to-Person Transfer	FREE
Bill Pay Nonsufficient Funds Fee (NSF)	\$35.00 per presentment
Bill Pay Stop Payment Fee	\$30.00 per item
Overnight/Expedited Check Payment	\$25.00 per item
Returned Item Fee	\$10.00 per item
Website Loan Payments	
Online Payment - Express Pay	\$8.00 per item
Safe Deposit Box Fees	
Safe Deposit Box pricing is dependent on size and location. Visit your nearest branch for pricing.	
Duplicate Key Fee	\$20.00
Drilling of Box Fee	\$150.00