



Fee Schedule

Member Rewards Apply

Fee Description	Fee
Account Closure (within 90 days)	\$10.00
IRA Transfer (to other FI)	\$25.00
Christmas Club (early closure)	\$5.00
Non-Sufficient Funds - NSF	\$30.00
Stop Payment (Check or Money Order)	\$25.00
Cashier's Check (after 90 days)	\$25.00
Draft Copy	\$5.00
Second Chance Checking (monthly fee)	\$10.00
Checking Account Closure (for misuse)	\$25.00
Courtesy Pay Fee	\$30.00
Counter Checks (per page)	\$3.00
Escheatment	\$65.00
Garnishment/Levy (if applies)	\$65.00
Account Reconciliation (per hour)	\$25.00
Account Research (per hour)	\$25.00
Account History Print Out	\$3.00
Statement Copy	\$10.00
Paper Statement	\$1.00
Returned Deposit Item	\$20.00
Items Sent for Collections	\$20.00
Legal Processing Fee	\$65.00
Money Order	\$1.00
Domestic Wire Transfer - Outgoing	\$25.00
Dormant Account (after one year)	\$10.00
Overdraft Account Transfer	\$5.00
Skip Payment Fee (per loan)	\$30.00
Non-Member Check Cashing Fee	\$12.00
Check Cashing Fee	\$5.00
Cashier's Check	\$5.00
Visa® Gift Cards	\$2.50

Fee Schedule

continued...

Reloadable Visa® Gift Cards	\$8.00
Reloadable Visa® (per reload)	\$2.95
ATM Surcharge - Out of Network	\$2.75
Debit Card Replacement	\$7.00
PIN Replacement	\$5.00
Bill Payment Inactivity (after one month)	\$5.00
Phone Transfer (teller assisted)	\$2.00
Negative account balances (per month)	\$5.00
Wrong Address/Returned Mail (notification by post office)	\$5.00
Loan Extension	\$25.00
Loan Modification	\$25.00
Next Day Bill Pay Electronic	\$4.95
Same Day Bill Pay	\$9.95 (2-day check)
Overnight Checks - Bill Pay	\$14.95
Coin Machine (ages 18 and older)	3% for anything over \$100
Insured Money Market Account	\$5.00/ instance over 6 transactions per month
Visa Late Fee	\$10.00 to \$15.00
Foreign Item Processing (Canadian Items Only) *Exchange Rates May Apply	\$5.00
One Time ACH Transactions (Next Business Day Effective)	\$5.00



589 East Ellis Rd
Muskegon, MI 49441

121 West Western Ave
Muskegon, MI 49442

(231) 798-4321
www.1stGeneral.com