

Annual Fee Disclosure



Service fees applicable as of January 1, 2023. Changes are in bold.

Service Fees (applicable to all accounts)

AllPoint & CO-OP ATM Usage Fee (70,000 machines)	..FREE
ATM Usage Fee (non-GreenState ATMs)	..... \$2.25
Automatic Overdraft Transfer Fee	..... \$5.00***
(From deposit accounts and personal credit lines excluding home equity loans)	
Bill Payer	.....FREE
Collection items	..... \$18.00
Debit Card Annual Fee	.....FREE
Debit Card International Transaction Fee	..... 2%
Dormant Checking (6 months)	.....\$7.00/mo.
Dormant Membership Fee (inactive single service member for 6 or more months)	..... \$35.00
Early Checking Closure (within 6 months)	..... \$25.00
Escheat Fee	..... \$60.00
eStatements	.....FREE
Expedited Payment By Phone	..... \$25.00*
Expedited Payment By Web	..... \$10.00*
External transfer fee for IRA/deposit accounts	..... \$28.00
Payment by ACH	.....FREE
Garnishments/Levies	..... as permitted by state law
Mobile Banking	.....FREE
Mobile Remote Deposit Capture	.....FREE
Notary Fee (for GreenState members)	.....FREE
Official Checks to Third Party	..... \$7.00
Online Banking	.....FREE

Overdrafts per year**	Fee per incident
1 to 2	\$29
3 and up	\$34

Note: There is a maximum of **5** items per day. Additionally, **overdraft fees will not be charged if your account is overdrawn by less than \$5.**

Paper Statement Fee (checking accounts only)	.....\$3.50 /mo.
Photocopy of Check	.....\$2.00/check*
Remote Check Deposit	.....FREE
Research Information (includes copies of statements)	..... \$25.00/hr.* plus \$3.00/statement*
Returned Deposit Item	..... \$6.00
Returned Online Loan Payment from non-GreenState bank account	..... \$39.00
Returned Loan Item	..... \$29.00
Returned Mail	.....\$7.00/item
Safe Deposit Box Drilling	..... Actual Cost
Safe Deposit Box Key Replacement	..... Actual Cost
Safe Deposit Box	..... Call for pricing and availability
Stop Payment	..... \$29.50*
Temporary Checks	..... 4 for \$3.00
Unknown Address	.....\$9.00/mo.
Wire Transfers	
Domestic Outgoing	..... \$25.00
Incoming	..... \$5.00



*May include sales tax.

**Resets each calendar year. Some items may be taxable. Includes overdraft privilege occurrences.

***May include sales tax. Minimum transfer is \$100.