



Contact Information

4501 W. Greenfield Ave.
West Milwaukee, WI 53214
Corporate Headquarters

414-546-7450

guardiancu.org

Federally insured by the NCUA

Fee Schedule

Effective January 1, 2016



guardiancu.org

Fee Schedule

ATM/Debit Card

\$2.00	Each non-network or out of state transaction.
\$10.00	Reactivate or replace ATM/Debit Card
\$45.00	Empty ATM envelope
\$3.00	Pin reminder
Cost	Rush replacement card

Business Accounts

Simple Business Checking:	
\$30	Per check paid after 100
Smart Business Checking:	
\$15	Monthly service fee if minimum (\$2,500) is not met

Club Accounts

\$5.00	Withdrawals or transfers (after the first 7 days the account is open - per transaction)
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General

\$5.00	Cashiers checks (for a third party)
\$20.00	Cashiers check reissue
\$5.00	Check cashing (with savings only - under \$100 balance)
\$15.00	Closure of membership within 6 months
FREE	Coin counting
\$10.00	Foreign checks
\$50.00	Garnishment/levy
\$3.50	Gift cards
\$25.00	Health Savings Account closing fee
\$5.00	Inactive fee - per month after 12 mo. no activity with under \$100.00 balance in account
\$5.15	License plate renewal surcharge
\$10.00	Loan Coupon Book
\$5.00	Money orders
\$6.00	Overdraft protection (per transfer from account)
\$6.00	Overdraft protection - line of credit (per transfer from account)
\$5.00	Returned statement/other mail
\$2.50	Shared Branch Transaction fee
\$.50	Travelers cheques (two party) (per \$100.00)
FREE	Travelers cheques (one party)
\$3.00	Institution to Institution Transfer Outgoing
\$.50	Person to Person Transfer Outgoing

Also available: Outgoing Western Union Transfer, Domestic Wire and Foreign Wire Transfers. Fees will vary.

Fee Schedule

Online Bill Payment

\$35.00	Non-sufficient funds
\$30.00	Stop payment

Money Market Accounts

\$10.00	Excess transaction fee (per transaction)
\$10.00	Minimum balance fee (under \$1,000) Insured Money Market Plus Only
\$15.00	Minimum balance fee (under \$2,500) Blue Money Market Only

Non-Member

\$10.00	Cashier's check
\$10.00	Check/money order cashing on-us (individual)
\$25.00	Check/money order cashing on-us (business)
10%	Coin counting

Savings Accounts *(including regular Shares, Variable Rate IRAs, and Soaring Savers Accounts)*

\$3.00	Excess Transaction Fee (per transaction over six)
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Share Draft Accounts

\$15.00	Monthly service fee if minimum (\$2,500) is not met. Platinum Checking only.
\$10.00	Monthly service fee if Direct Deposit is not made to account. Reserved Checking only.
\$30.00	Stop payments
\$35.00	Non-sufficient funds check, ACH or check return, or Member Privilege activation
\$35.00	Overdrafts (check writing, ATM/debit transactions)
\$3.00	Copy of check
\$10.00	Closure of checking account within 90 days
\$50.00	Closure of checking account due to excessive overdrafts, NSF's or returned checks
\$0.15	Per check (over 25 checks cleared & \$1,000 average daily balance not maintained) Checking Plus only, account no longer offered.
\$3.00	Per month (under \$100 average daily balance and no direct deposit) Checking Plus and First Step accounts.

Safe Deposit Box (per year)

\$25.00	3 x 5	\$20.00	Late payment fee
\$40.00	3 x 10	\$20.00	Key replacement
\$55.00	5 x 10	\$150.00	Drilling fee
\$90.00	10 x 10		