



Privacy Notice

We at Grand Rapids Family Credit Union, fully acknowledge and respect your right as a member to financial privacy. You may rest assured we have no intentions of selling personal information about you to third party businesses. We are proud to make that commitment to you because your trust is the foundation of our business. The following privacy policy explains how we use and protect the information about our members. We ask that you read it carefully.

Categories of Information We Collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us, our affiliates or others;
- Information we receive from a consumer reporting agency.

Categories of Information We May Disclose About You

We do not disclose any nonpublic personal information about our members, or former members, except as permitted by law.

Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your non-public personal information.



2010 Schedule of Fees

Account Closing (new account within 90 days)	\$5.00
Account Research/Balancing	\$20.00/hr
ATM Charges	
Replacement card	\$5.00
Trans @ non-foreign terminal	free
Trans @ foreign terminal	fee schedule of machine
Bill Pay	Free
Card Reissue (credit or debit)	\$5.00
Cashier's Checks	\$2.00 - 2/month free
Check Cashing for non-members	\$5.00
Check Copies	\$2.00 free on internet
Check Orders	Vendor/style
Counter Check	\$2.00 for 4 checks
Courtesy Pay	\$25.00
Dormant Account	\$5.00/month
Garnishment/Levy	\$30.00
History/Account Printout	\$1.00/page - free on internet
ID Safe Choice	\$1.50/month
1 Checking account per household	
Money Orders	\$1.00
NSF - Non-sufficient Funds (check, ach or debit)	\$25.00
Overdraft Transfer	\$1.00
Returned Mail	\$5.00
Returned Deposited Item	\$20.00
Statement Copies	\$5.00 - free on internet
Stop Payments (single & series)	\$25.00
Telephone Transfers	\$1.00/call *free for retiree
VISA Cash Advance for non-members	\$10.00
VISA Gift Card	\$3.00
VISA Reloadable Card	\$3.00
Wire Transfers	
Incoming	\$10.00
Outgoing	\$20.00
International Incoming	\$20.00
International Outgoing	\$25.00

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