

Fee Schedule

Effective Date July 1, 2010
Subject to change

Fees	
ACCOUNTS - applicable to all accounts	
Return deposit item	\$25
Cashier's Check (per item)	\$4
Stop payment on Cashier's Check	\$25
IRA Direct Transfer to another Financial Institution	\$25
Money Order* (per item)	\$1
Traveler's Checks* (% of total amount - waived with active checking account)	1%
Returned mail with address correction	\$2
Wire* (per transaction)	\$25
Foreign Wire* (per transaction)	\$50
Process Levy or Money Judgment	\$25
Research (per hour)	\$30
Verification of Deposit	\$6
Rush Verification of Deposit	\$25
Coin received over \$100 (% of total amount)	5%
Excessive withdrawal fee from Savings (more than 6 per month per withdrawal)	\$2
Savings Account Below Minimum Balance (month end aggregate balance less than \$100)	\$2
Return deposit item @ CU Service Center (FSCC)	\$25
CHECKING ACCOUNTS	
Direct Checking with \$50 minimum direct deposit monthly	FREE
Classic Checking monthly fee (waived with \$300 daily minimum balance)	\$3**
Advantage Checking monthly fee (waived with \$800 daily minimum balance)	\$8**
Check copy (2 free per month)	\$2
On-line check imaging	FREE
NSF fee	\$25
Bill Payer NSF fee	\$25
Bill Payer stop payment fee	\$25
Stop payment fee	\$15
* Fees waived for Prime Time Members	
** Monthly fee also waived for member 55 years and older or if member has a \$2,500 Certificate/Super Variable account or \$20,000 on deposit, excluding check balances.	
• Offer limited to one checking account at PFCU	

CLUB ACCOUNTS	
Early withdrawal penalty (per withdrawal)	\$10
ATM/VISA DEBIT CARDS	
ATM deposits and withdrawals (ATM owner may surcharge)	FREE
Replacement card - 3 free per year	\$5
NSF withdrawal	\$25
ATM return check fee	\$25
Deposit error correction	\$10
ELECTRONIC SERVICES	
ACH NSF	\$25
Stop payment on ACH	\$25
Bill Pay Stop payment	\$25
Bill Pay NSF	\$25
Personal Branch Bill Payer	FREE
Personal Branch (Internet Banking)	FREE
Check Imaging	FREE
REAL ESTATE	
Home Equity processing fee (loans \$100,000 or less)	\$350
Home Equity processing fee (loans over \$100,000)	\$550
Demand (per institution)	\$30
CONSUMER LOAN	
Loan Late Charge	20% of interest due
MISCELLANEOUS	
Notary or Medallion Guarantee service for members (per signature)	\$10
Pay by Phone	\$10
VISA Gift Card Fee	\$3.50