

Fee Schedule

Effective Date October 1, 2011
Subject to change

ACCOUNT FEES - applicable to all accounts

\$25	Return deposit item
\$4	Cashier's Check (per item)
\$25	Stop payment on Cashier's Check
\$25	IRA Direct Transfer to another Financial Institution
\$1	Money Order* (per item)
1%	Traveler's Checks* (% of total amount - waived with active checking account)
\$2	Returned mail with address correction
\$25	Wire* (per transaction)
\$50	Foreign Wire* (per transaction)
\$25	Process Levy or Money Judgment
\$30	Research (per hour)
\$6	Verification of Deposit
\$25	Rush Verification of Deposit
5%	Coin received over \$100 (% of total amount)
\$25	Return deposit item @ CU Service Center (FSCC)
\$2	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)

CHECKING ACCOUNTS

FREE	Direct Checking with \$50 minimum direct deposit monthly
\$3**	Classic Checking monthly fee (waived with \$300 daily minimum balance)
\$8**	Advantage Checking monthly fee (waived with \$800 daily minimum balance)
\$2	Check copy (2 free per month)
FREE	On-line check imaging
\$25	NSF fee
\$15	Stop payment fee
\$25	Bill Payer NSF fee
\$25	Bill Payer stop payment fee

CLUB ACCOUNTS

\$10	Early withdrawal penalty (per withdrawal)
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ATM/VISA DEBIT CARDS

FREE	ATM deposits and withdrawals (ATM owner may surcharge)
\$5	Replacement card - 3 free per year
\$25	Recurring NSF Payment
\$25	ATM return check fee
\$10	Deposit error correction

ELECTRONIC SERVICES

\$25	ACH NSF
\$25	Stop payment on ACH
\$25	Bill Pay Stop payment
\$25	Bill Pay NSF
FREE	Personal Branch Bill Payer
FREE	Personal Branch (Internet Banking)
FREE	Check Imaging

REAL ESTATE

\$350	Home Equity processing fee (loans \$100,000 or less)
\$550	Home Equity processing fee (loans over \$100,000)
\$30	Demand (per institution)

CONSUMER LOAN

Loan Late Charge - 20% of interest due

MISCELLANEOUS

\$10	Notary or Medallion Guarantee service for members (per signature)
\$10	Pay by Phone
\$3.50	VISA Gift Card Fee

* 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.

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