

# SCHEDULE OF FEES AND CHARGES

Effective July 1, 2011

## GENERAL

### American Express Travelers Cheques:

Regular (Free with Loan or Account Balance > \$2,000).....	1% of Purchase
"Two Signatures" Cheques.....	1% of Purchase
American Express Gift Cheques.....	\$ 2.00
Cancellation of Stop Payment on Credit Union/Cashier Check.....	\$ 3.00
Cashier's Check (per check)Free if over \$1,000 or payable to self.....	\$ 5.00
Closing Account Within First 90 Days of Opening.....	\$15.00
Coin Machine Fee (member).....	5% of Coins Processed
Coin Machine Fee (non-member).....	10% of Coins Processed
Compliance with Legal Order or Member Request to Comply:	
Levy/Legal Order Processing Fee (per incident).....	\$20.00
Minimum Billing.....	\$5.00
Labor, per hour (minimum 1 hour).....	\$20.00
Statements, per statement period.....	\$1.00
Appearance at Hearing (per day).....	\$35.00
Documents, per copy (per page).....	\$0.20
Mileage Round Trip, per mile.....	IRS RATE

### Copy of Statement/Account History Printouts:

Most Recent Two Months.....	\$1.00
Previous Periods (more than two months).....	\$3.00/Stmt
Previous Periods- (Same Day Availability).....	\$5.00
Credit Union Check (free if over \$1,000 or payable to self).....	\$ 5.00
Paper Statement Fee (per month).....	\$1.00
Electronic Statements.....	No Charge
IRA Closure/Transfer.....	\$25.00
Locater Services, Obsolete Address (per year).....	\$5.00
Multiple Account Fee (each account over 1).....	\$2.00/mo
Non-Member Check Cashing Fee.....	\$5.00
Notary Service, per signature (No charge for PTFCU Docs).....	\$10.00
Notice of Escheat.....	\$2.00
Rush Delivery Charge (Overnight).....	\$20.00
Rush Delivery Charge (Saturday Delivery).....	\$30.00
Statement Recon Assistance/Acct Research, per hr (1/2 hr. min).....	\$10.00
Stop Payment on Credit Union or Cashier Check.....	\$15.00

### Verification of Deposits:

Normal Handling.....	\$10.00
Same-Day Rush.....	\$25.00
Incoming Wire Transfer.....	No Charge
Wire Transfer – Domestic Outgoing.....	\$25.00
Wire Transfer – International Outgoing.....	\$40.00
Wire Transfer Trace.....	\$15.00

## REGULAR or MONEY MARKET SHARE ACCOUNT

Elite Money Manager (Below \$2,500 Minimum Balance Fee).....	\$5.00
<sup>1</sup> Excessive Transaction Fee (per withdrawal) Regulation D.....	\$5.00
Holiday Club Early Withdrawal Fee (per withdrawal).....	\$10.00
Inactive Account (Min \$500/Inactive after 12mo/w exclusions).....	\$3.00
Exceeding 4 cash withdrawals in a calendar month.....	\$5.00

## CHECKING

<sup>2</sup> E Checking Inquiry Fee (per call).....	\$2.00
<sup>3</sup> Standard Checking Acct (monthly Account Fee).....	\$5.00
Cancellation of Stop Payment.....	\$5.00
Check paid by Transfer (Savings or PLOC).....	\$3.00
Debit Card Non-Sufficient Funds Fee.....	\$28.00
Deposit Returned Unpaid-Members Check (per item).....	\$25.00
Deposit Returned Unpaid –Third Party Deposit (per item).....	\$25.00
Non-Sufficient Funds (NSF)/Uncollected Funds Returned Items	
Checks, ACH, and Preauthorized Debits (per item).....	\$28.00
Printing of Personalized Checks.....	Cost
Retrieval and Copy of Paid Check, per item, 2 free/months.....	\$2.00
Rush on New Check Order.....	Cost + \$3.00
Stop Payment of Check, ACH, or PAD (per item or range stop).....	\$20.00

## ATM/DEBIT CARD/ELECTRONIC SERVICES

Annual ATM or Debit Card Fee.....	No Charge
ATM or Debit Card Rush Order.....	\$30.00
Replacement Card/PIN.....	\$ 5.00
ATM Deposit Adjustment/Correction Fee.....	\$25.00
ATM Empty Envelope Deposit Fee (per incident).....	\$25.00
ATM Withdrawal NSF/Uncollected Funds, per item.....	\$25.00
ATM Withdrawal on ATM Card Savings Only Acct, per WD.....	\$ 1.00
Point of Sale (POS)-Subject to Merchant Fee.....	No Charge
Transaction Fee at a Network ATM	
(Other Institution fees/surcharges may apply).....	No Charge

## COURTESY PAY

Check, ACH, ATM and Debit Card-Paid (per item).....	\$28.00
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## CREDIT CARD FEES

Late Payment.....	\$10.00
Card Replacement.....	\$ 5.00
Document copies (sales draft or billing statement).....	\$ 5.00
Charges for Convenience Checks	
Return Check Fee.....	\$10.00
Check Copy Fee.....	\$ 3.00
Stop Payment Fee.....	\$ 8.00
Document Copies.....	\$5.00
Share Secured MasterCard Late Payment.....	\$10.00
Standard MasterCard Late Payment.....	\$10.00
Platinum MasterCard Late Payment.....	\$20.00
VISA Gift Card Fee.....	\$ 3.00
Electronic Payment Fee.....	\$10.00
Inactive Account Fee (12 months, no balance, no activity).....	\$10.00

## LOAN FEES

Real Estate Pay off Demand Fee.....	\$30.00
Real Estate Demand Update Fee.....	\$15.00
Real Estate Demand Fax Fee.....	\$15.00
Reconveyance Fee.....	\$45.00
Recording Fee County Specific.....	\$20.00+
Real Estate Loan Document Copies.....	\$2.00/pp
Loan Documentation Copies (Non R.E.).....	\$15.00
DMV Documentation Processing Fee.....	\$25.00
Recording Fee (County Specific).....	\$20.00+
Loan Reapplication Fee (within 4 months).....	\$25.00

## SAFE DEPOSIT BOXES

3"X 5".....	\$25.00
3"X 10".....	\$50.00
5"X 10".....	\$75.00
10"X 10".....	\$100.00
Safe Deposit Box Drilling.....	Cost
Safe Deposit Key Replacement.....	\$50.00

- 1- A maximum of six automatic transfers from saving and money market accounts to Share Draft (Checking) is allowed under government Regulation D.
- 2- The E-checking account has no monthly fee or minimum balance requirement, but if you call to inquiry for something that is available electronically, there is a \$2.00 per call fee.
- 3- Standard check offers full service.

All of the above charges will be deducted from any available funds and will show on your periodic statement for that account. Failure to pay any of the fees listed above may result in the termination of your account(s) and/or revocation of your ATM/Debit Card.

All fees and charges for accounts and special services on this schedule are Effective as of July 1, 2010 and are subject to change without notice.