

Corporate Headquarters and Branch

501 W. 190th Street
Gardena, CA 90248
Phone: 866-773-9835
Fax: 424-233-3085
Branch Hours: Monday - Friday, 8:30 a.m. to 4:00 p.m.

Colton Branch

1027 Santo Antonio Dr., Suite A
Colton, CA 92324
Fax: 424-233-3058
Branch Hours: Monday - Friday, 8:30 a.m. to 4:00 p.m.

Long Beach Branch

2401 E. Sepulveda Blvd. (ICTF Admin. Bldg.)
Long Beach, CA 90810
Fax: 562-997-2895
Branch Hours: Tuesday and Thursday, 8:30 a.m. to 1:30 p.m.

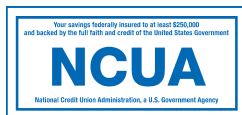
Monrovia Branch

505 S. Myrtle Ave., Suite A
Monrovia, CA 91016
Fax: 424-233-3059
Branch Hours: Monday - Friday, 8:30 a.m. to 4:00 p.m.

Member Service Center

866-773-9835
Hours: Monday - Friday, 7:00 a.m. to 5:00 p.m.

www.ptfcu.org



PACIFIC TRANSPORTATION
FEDERAL CREDIT UNION

Schedule of Fees & Charges

Effective September 1, 2010

PLEASE KEEP THIS FOR YOUR RECORDS

SCHEDULE OF FEES & CHARGES

EFFECTIVE SEPTEMBER 1, 2010

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)	\$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 a Check Deposited by Member	\$8.00
Copy of Credit Union or Cashier's Check	\$5.00
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/Stmt
Credit Union Check (free if over \$1,000 or payable to self)	\$5.00
Electronic Statements	No Charge
Incoming Wire Transfer	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
Return Mail (CU not notified)/Uninitiated Address Change	\$5.00
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
Western Union Travel Emergency Service	Cost + \$10.00
Wire Transfer – Domestic Outgoing	\$20.00
Wire Transfer – International Outgoing	\$40.00
Wire Transfer Trace	\$15.00

REGULAR SHARES ACCOUNT

Elite Money Manager (Below \$2,500 Minimum Balance Fee)	\$5.00
Excessive Transaction Fee* (exceeding 6 per REG D)	\$5.00
Holiday Club Early Withdrawal Fee (per withdrawal)	\$10.00
Inactive Account (Min \$500 / Inactive after 12 mo/w exclusions)	\$2.00/mo.

CHECKING

Cancellation of Stop Payment	\$5.00
Check Paid by Transfer (Savings or PLOC)	\$3.00
Debit Card Non-Sufficient Funds Fee	\$25.00
Deposit Returned Unpaid – Members Check (per item)	\$25.00
Deposit Returned Unpaid – Third Party Deposit (per item)	\$25.00

Monthly Checking Account Fee	No Charge
Non-Sufficient Funds (NSF)/Uncollected Funds Returned Items	
Checks, ACH, and Preauthorized Debits	\$25.00 per item
Printing of Personalized Checks	Cost
Retrieval and Copy of Paid Check, per item, 2 free/month	\$2.00
Rush on New Checks Order	Cost + \$3.00
Stop Payment of Check, ACH, or PAD (per item or range stop) with reasonable, timely notification	\$15.00

ATM/DEBIT CARD/ELECTRONIC SERVICES

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

COURTESY PAY

Check, ACH, ATM and Debit Card – Paid	\$25.00 per item
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CREDIT CARD FEES

Card Replacement	\$5.00
Charges for Convenience Checks	See Below
<u>Monthly Basis</u>	
Return Check Fee	\$10.00
Check Copy Fee	\$3.00
Stop Payment Fee	\$8.00
Document copies (sales draft or billing statement)	\$5.00
Electronic Payment Fee	\$10.00
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

LOAN FEES

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

SAFE DEPOSIT BOXES

Annually

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

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 September 1, 2010 and are subject to change without notice. Fees and charges shown supersede any prior disclosures.

*A maximum of six automatic transfers from saving and money market accounts is allowed under government Regulation D.