

# DOLLARS & CENTS

## FEE SCHEDULE

### SAVINGS & CHECKING CHARGES

<b>Savings-Account Below \$50.00</b> (per month)	\$2.00
<b>Check Copy</b> (one free per month <sup>1</sup> )	\$0.75
<b>Stop Payment</b> (checking, ACH item, or recurring Visa <sup>®</sup> debit/credit transaction <sup>2</sup> )	\$25.00
<b>Non-Sufficient Funds</b>	\$25.00
Checking or ACH return item (NSF)	\$25.00
<b>Mobile Deposit Item Rejected</b>	\$25.00
<b>Courtesy Pay</b>	\$25.00
<b>Returned Item</b> (non-member)	\$5.00
<b>Returned Item</b> (payee same as payer)	\$25.00
<b>Account Activity Printout</b>	\$1.00
<b>Statement Copy</b>	\$2.00

### LOAN FEES

<b>Personal Line of Credit Late Fee</b> 5%	
<i>Fee charged when payment is received on or after the 16th day late. Fee will be equal to 5% of your payment amount.</i>	
<b>Closed End Consumer Loan Late Fee</b> \$15.00	
<i>Late fee of \$15 will be charged when payment is received on or after the 16th day late.</i>	

### OTHER SPECIAL SERVICES

<b>Domestic Wire Transfer Fee</b> (outgoing)	\$15.00
<b>International Wire Transfer Fee</b> (outgoing)	\$40.00
<b>Dormant Account</b> (after 12 months - monthly)	\$5.00
<b>Escheatment</b> (abandoned property - transfer to state)	\$35.00
<b>Convenience Payment Fee</b> (select payment methods)	\$7.95
<b>Pay A Person Real-Time Fee</b>	\$1.00

### CARD SERVICE & USAGE CHARGES

<b>Presto!® ATM Withdrawals</b> <sup>3</sup>	\$0.50
<b>Presto!® ATM Balance Inquiry</b>	\$0.25
<b>Foreign ATM Withdrawals</b> <sup>3</sup> (non-Presto! or non-PEFCU ATMs)	\$1.00
<b>Foreign ATM Balance Inquiry</b> (non-Presto!® or non-PEFCU ATMs)	\$0.50
<b>International Transaction Fee</b> (of the International Transaction Amount)	1%
<b>International Currency Conversion Fee</b> (of the International Transaction Amount)	1%
<b>Visa® Credit Card Late Fee</b>	up to \$20.00
<b>Visa® Credit Card Statement Copy</b>	\$2.00

### TELLER SERVICE CHARGES

<b>Cashier's Check</b>	\$3.00
<b>Money Order</b>	\$0.70

### MORTGAGE CHARGES

<b>Mortgage Loan Origination</b>	
<i>Contact our Mortgage Office for current rate</i>	
<b>Mortgage Loan Late Fee</b>	
<i>Fee charged when payment is received after the 16th of each month. Fee will be equal to 5% of your principal and interest payment amount.</i>	
<b>Subordination of Mortgage</b>	\$250.00
<b>Partial Release Fee</b>	\$250.00

<sup>1</sup> No charge when required by Court Order or IRS Audit  
<sup>2</sup> No charge to stop payment on lost or stolen share drafts  
<sup>3</sup> First six (6) ATM withdrawals per account/per month are free



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