

GENERAL SERVICES:

Close Account (Within 6 Months)	\$10.00
Reopen An Account (Within 6 Months)	\$25.00
Excess Share Withdrawals (First 3 Per Month Free-Savings Only)	\$5.00 /ea
Account Reconciliation and Research	\$25.00 /hr
Copies	\$0.50 /page
Copy of Statements (Free E-Statement available)	\$5.00 /page
Collection Item	\$30.00 /ea
Returned Deposited Item	\$15.00 /ea
Self to Self Returned Item Fee	\$40.00 /ea
Check Payable to a Third Party at Your Request (Free w/Active Checking Account*, CD, MMKT or Loan)	\$5.00 /ea
Wire Transfer - Domestic	
Incoming	FREE
Outgoing	\$25.00 /ea
Wire Transfer - Foreign	
Incoming	FREE
Outgoing	\$35.00 /ea
Money Orders	\$2.00 /ea
Check Encashment (Waived with Active Checking Account*, CD, MMKT, or Loan)	3% ****
Dormant Account Fee (Inactive for 1 Year, Waived with CD, MMKT,IRA,Loan or <18 Age)	\$5.00 /mo
Savings Balance Less Than \$100 (Fee Waived With Active Checking Account*, CD, MMKT, Loan or <18 Age)	\$5.00 /mo
Locator Fee - Annual (Missing/Incorrect Address)	\$5.00 /ea
Notary Service (Free For PCCU Documents except Mobile Lending Services)	\$10.00 /document
Escheatment Fee	\$2.00 /ea
Levy/Garnishment	\$50.00 /ea
Cashier/Teller Check Stop Payment, Renewal or Release (Must Purchase Indemnity Bond from <u>your</u> insurance provider)	\$30.00 /ea
Cashier/Teller Check Replacement	\$30.00 /ea
Verification of Account/Deposit to 3rd Party	\$30.00 /ea
Early Withdrawal Fee for Installment Savings	\$10.00 /ea
Coinstar Fee	5%

CHECKING SERVICES:

Check Stop Payment, Renewal, Release	\$30.00 /ea
Courtesy Pay Privilege Overdraft Fee	\$30.00 /ea
Photocopy of Paid Check	\$5.00 /ea
Temporary Checks - 4 Per Page (Free For New Accounts, Limit 2 Pages)	
Check Printing	Varies /page
ACH Stop Payment/Revoke	\$30.00 /ea
Non-Sufficient Funds	\$30.00 /ea
Advantage Checking Fee	\$7.00 /mo
Fresh Start Checking	\$10.00 /mo
Basic Checking Fee	\$2.00 /mo
(Waived With E-Statement, or< 18 Age)	
Premier Checking (No longer offered for new accounts)	\$10.00 /mo
Interest Checking Minimum Balance Less Than \$1,500	\$10.00 /mo
Diamond Checking Minimum Balance Less Than \$15,000	\$25.00 /mo
College Checking	\$0 /mo
Student Or High School Checking	\$0 /mo

PREMIER E-BILL PAYER:

User Fee (Free with Active Bill Pay Service****)	\$5.00 / 30 days
Insufficient Funds (NSF)	\$30.00 /ea
Stop Payment	\$30.00 /ea
Copy of Paid Item	\$30.00 /ea

ATM/ DEBIT CARD SERVICES:

ATM Withdrawal In CO-OP Network ATMs	FREE
Out of CO-OP Network ATM Fee's	\$2.00 /ea
(If a Balance Inquiry, Withdrawal, and Transfer are done in one sign-in all in the same transaction, only one fee will be assessed. If each transaction is done by a separate sign-in for each transaction, a fee will be assessed for each separate transaction.)	
ATM/ Debit Based Courtesy Pay Fee	\$30.00 /ea
Signature Based Point of Sale NSF/Courtesy Pay Fee	\$30.00 /ea
Lost/Stolen/Damage Card Replacement	\$10.00 /ea
Card Rush Order	\$25.00 /ea
Copy of Point of Sale Draft/ATM Transaction	\$15.00 /ea
ATM Deposit Error/Empty Envelope	\$30.00 /ea
ATM Card Maintenance Fee	\$1.00 /mo
(Waived with 10 Debit Card Purchase Transactions Per Month or one of the following accounts: Premier Checking, Advantage Checking, <u>Student</u> Checking, High School Checking, College Checking. Also waived for members less than 18 or greater than 65.)	

MONEY MARKET SHARE ACCOUNT:

Excessive Withdrawal Fee (Exceeds 3 Per Month)	\$5.00 /ea
Re-Opening Fee (Closed Within 6 Months)	\$25.00
Money Market Minimum Balance Less Than \$2,500	\$10.00 /mo
Diamond Money Mkt Minimum Balance Less Than \$25,000	\$25.00 /mo

CERTIFICATE ACCOUNTS

Early Withdrawal Penalty for Certificates 12 months and under is 3 months of dividends.
 Early Withdrawal Penalty for Certificates over 12 months is 6 months of dividends.
 Early Withdrawal Penalty may exceed the dividends that have been earned.
 Withdrawal Penalty for Certificates is waived upon the death of the member/owner.

IRA ACCOUNTS:

IRA Transfer Fee	\$30.00 /ea
IRA Custodial Fee	\$5.00 Yr
(Fee Waived with IRA Share or IRA Certificate >\$1,999.99)	

SAFE DEPOSIT BOXES:

	Annual	Senior's
Size	Fee	Annual Fee***
2 x 5.5	\$ 25.00	\$ 20.00
3 x 5.5	\$ 35.00	\$ 25.00
3.5 x 5.5	\$ 40.00	\$ 30.00
4 x 5.5	\$ 45.00	\$ 35.00
5 x 5.5	\$ 60.00	\$ 40.00
3 x 11.53	\$ 70.00	\$ 50.00
5 x 11.55	\$ 120.00	\$ 85.00
10 x 11.51	\$ 230.00	\$ 180.00
Refundable Key Deposit	\$ 10.00	
Lock Change Due to Loss of Single Key.....	\$ 75.00 /ea	
Loss of Both Keys or Forcible Entry.....	\$ 75.00 /ea	
<small>(Plus Actual Cost of Drilling)</small>		
<small>These fees are for members who already have safe deposit boxes.</small>		
<small>Adding safe deposit box services to your account is not available at this time.</small>		

LENDING SERVICES:

Loan Payments by Debit Card	\$10.00
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1st DEED MORTGAGE LENDING FEES:

Application Fee	\$995.00
Mobile Notary Fee	\$175.00
Please Refer to Good Faith Estimate Provided During Application Processing.	

2ND DEED MORTGAGE LENDING FEES:

Mortgage Application Fee 2nd	
Deed Mortgage	\$995.00
HELOC	\$795.00
Tax Tracking	Included
Real Estate Credit Report Fee	Included
Flood Certification Fee	Included
Documentation Fees	Included
Real Estate Loan Late Fee	5% of monthly loan payment
Mortgage Payoff Demand Fee	\$30.00
Subordination Fee	\$100.00
Mobile Notary Fee	\$175.00
Recording Fee/Deed Release Fee/Title Charges	Varies
Appraisal Fee	Varies

CONSUMER LOAN LENDING FEES***:**

Private Party DMV Processing Fee	\$50.00
Existing CU Loan Refinance Fee	\$200.00
Duplicate Title Fee	\$19.00 /ea
Copy of Loan Document	\$2.00 /page
Loan Payment Returned Item	\$15.00 /ea
Inactive L.O.C. (Inactive For 1 Year)	\$10.00 /yr
Courtesy Pay Overdraft L.O.C. Transfer Fee	\$10.00 /ea
Consumer Loan Late Fee	\$10.00 /mo
Skip-a-Pay Privilege (Restrictions Apply)	\$25.00 /ea

VISA FEES:

Late Payment Fee	\$10.00 /mo
Returned Check Fee	\$15.00 /ea
Replacement Card Fee	\$10.00 /ea
Card Rush Order Fee	\$25.00 /ea
Document Copy Fee	\$5.00 /page
Foreign Transaction Fee	1%
Cash Advance or Balance Transfer Fee	1%
Annual Fee - Fresh Start Visa	\$25.00 /yr

*Active Checking requires at least 5 Separate/Unrelated Transactions

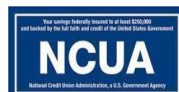
** DAB - Daily Average Balance

***60 Years or Older

****Rounded up to the nearest whole dollar

*****Active Bill Pay requires at least 1 Bill Payment every 30 days from enrollment date

*****Some loan types include an application fee that vary and will be disclosed during the loan origination process.



Federally Insured by NCUA



Additional insurance on member share (deposit) accounts of up to \$250,000 is provided by American Share Insurance, a credit union-owned share guaranty corporation.



NMLS # 789516

Your Savings is Federally Insured to at Least \$250,000 and is backed by the Full Faith of the United States Government