



GENERAL SERVICES:

Close Account (Within 6 Months)	\$10.00	
Collection Item for Deposit	\$30.00	/ea
Reopen An Account (Within 6 Months)	\$25.00	
Account Reconciliation and Research	\$25.00	/hr
Copies	\$0.50	/page
Copy of Statements (Free E-Statement available)	\$5.00	/page
Excess Share Withdrawals—First 3 Per Month Free (Includes Share Savings, Installment Savings and Club Share Account types Only) Under age 18 fee is waived	\$5.00	/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 Under 18 years of age)	\$5.00	/mo
Minimum Savings Balance Less Than \$100 (Includes Prime Shares only; Fee Waived with Active Checking Account* CD, Money Market or Loan. Under age 18 is waived)	\$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	/yr
Levy/Garnishment	\$50.00	/ea
Corporate Check Stop Payment, Renewal or Release (Must Purchase Indemnity Bond)	\$30.00	/ea
Check Replacement	\$30.00	/ea
Verification of Account/Deposit to 3rd Party	\$30.00	/ea
Early Withdrawal Fee for Installment Savings	\$10.00	/ea
VISA Gift Card	\$3.95	/ea
FI Transfer (Outgoing Only, Free Incoming)	\$1.00	/ea

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)	\$2.00	/page
Check Printing	Varies	
ACH Stop Payment/Revoke	\$30.00	/ea
Non-Sufficient Funds	\$30.00	/ea
Advantage Checking Servicing Fee	\$7.00	/mo
Fresh Start Checking Servicing Fee	\$10.00	/mo
Basic Checking Servicing Fee (Waived With 1 Transaction Per Month, or open CD, open Money Mkt, open Loan, >\$1,000 DAB, or< 18 Age)	\$5.00	/mo
Premier Checking Servicing Fee (Account no longer available)	\$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/Young Adult Servicing Fee	Waived	/mo
Student Checking Servicing Fee	Waived	/mo

ONLINE 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
Bill Pay Re-Activation Fee for Overdrawn Accounts	\$5.00	

ATM/ DEBIT CARD SERVICES:

ATM Withdrawal In CO-OP Network ATMs	FREE	
Non CO-OP Network ATM Usage (Each Withdrawal, Inquiry, and Transfer Count as Single Transaction)	\$2.00	/ea
Foreign Country-Currency Exchange Fee	1%	
Foreign Country-US Currency withdrawn from ATM	1%	
ATM/ Debit PIN 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
PIN Replacement	\$10.00	/ea
Request for a photocopy of a transaction	\$15.00	/ea
ATM Deposit Empty Envelope*****	\$30.00	/ea
ATM Deposit Correction	\$5.00	/ea
ATM Card Maintenance Fee (Waived with 12 Debit Card Purchase Transactions Per Month or one of the following accounts: Premier Checking, Premier Checking-Extras Advantage Checking, Student Checking, and College Checking Also waived for members less than 18 or greater than 65.)	\$1.00	/mo

MONEY MARKET SHARE & DIAMOND MONEY MARKET ACCOUNT:

Excessive Withdrawal Fee (Exceeds 3 Per Month)	\$5.00	/ea
Re-Opening Fee (Closed Within 6 Months)	\$25.00	
Money Market Avg Minimum Balance Less Than \$2,500	\$10.00	/mo
Diamond Money Mkt Avg 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 for IRA Certificates or IRA Shares	\$30.00	/ea
IRA Share Custodial Fee	\$5.00	Yr
<small>(Fee Waived with IRA Share Balance >\$1,999.99 or an open IRA Certificate, IRA Money Market, IRA CD with aggregate balances >=\$1,999.99. Also waived with Loan with active balance. Under</small>		
Excess IRA Share Withdrawals-First 3 Per Month Free	\$5.00	/ea

SAFE DEPOSIT BOXES:

Size	Annual Fee	Senior's 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 (Plus Actual Cost of Drilling)	\$ 75.00	/ea

1st DEED MORTGAGE LENDING FEES:

Application Fee	\$795.00
Mobile Notary Fee	\$175.00
Please Refer to Good Faith Estimate Provided During Application Processing.	
Late Payment Fee	5% of monthly loan payment
Collection Service Fees	Varies

2ND DEED MORTGAGE LENDING FEES:

2nd Deed Mortgage Application Fee	\$795.00
HELOC Application Fee	\$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
Collection Service Fees	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
Collection Service Fees	Varies

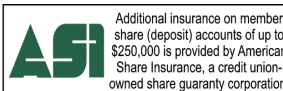
VISA FEES:

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 Country 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
 ***** ATM/DEBIT Services may also be terminated



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