



**SCHEDULE OF FEES AND CHARGES**  
Effective September 01, 2016

<b>GENERAL</b>	
Cancellation Of Stop Payment On Credit Union/Cashier Check	\$ 3.00
Closing Account Within First 90 Days Of Opening	\$ 5.00
Coin Machine/Rolled Coin Fee (Member)	5% Of Coins Processed
Coin Machine/Rolled Coin Fee (Non-Member)	10% Of Coins Processed
<b>COMPLIANCE WITH LEGAL ORDER OR MEMBER REQUEST TO COMPLY:</b>	
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	\$ 2.00
Appearance At Hearing (Per Day)	\$35.00
Documents, Per Copy (Per Page)	\$ 0.20
Mileage Round Trip, Per Mile	IRS RATE
<b>COPY OF STATEMENT/ACCOUNT HISTORY PRINTOUTS:</b>	
Most Recent One Months	\$ 1.00
Previous Periods (More Than One Months	\$ 3.00/Stmt
Previous Periods- (Same Day Availability	\$ 5.00
Credit Union or Cashier's Check (Free If Over \$1,000 Or Payable To Self)	\$ 6.00
Paper Statement Fee (Per Month)	\$ 2.00
Electronic Statements	No Charge
IRA Closure/Transfer	\$25.00
Locator Services, Obsolete Address (Per Year)	\$ 5.00
Multiple Account Fee (Each Account Over 1)	\$ 2.00/Mo
Non-Member Check Cashing	\$ 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
<b>VERIFICATION OF DEPOSITS</b>	
Normal Handling	\$10.00
Same-Day Rush	\$25.00
Incoming Wire Transfer	No Charge
Wire Transfer – Domestic Outgoing	\$30.00
Wire Transfer Trace	\$15.00
Visa Gift Card	\$ 3.95
<b>REGULAR OR MONEY MARKET SHARE ACCOUNTS</b>	
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**

Advantage Secure Checking	\$ 5.95
<sup>2</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	\$30.00
Deposit Returned Unpaid-Members Check (Per Item)	\$30.00
Deposit Returned Unpaid –Third Party Deposit (Per Item)	\$30.00

**NON-SUFFICIENT FUNDS (NSF)/UNCOLLECTED FUNDS RETURNED ITEMS**

Checks, ACH, And Preauthorized Debits (Per Item)	\$30.00
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	\$30.00
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)	\$30.00
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**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

<sup>1</sup>A maximum of six automatic transfers from Savings and Money Market accounts to Share Draft (Checking) is allowed under government Regulation D.

<sup>2</sup>Fee waived with monthly direct deposit of \$500.00 or more, or 10 Debit Card transaction per month.

All fees and charges for accounts and special services on this schedule are Effective as of September 01, 2016.

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 closure of account(s) and/or revocation of ATM/Debit Card.