

POSTEL FAMILY CREDIT UNION FEE SCHEDULE

Beginning August 15, 2018

SHARES

Membership Fee.....	None
Minimum Balance to Open.....	\$25.00
Excessive Withdrawal Fee (→ 5 monthly).....	\$1.00
Below Minimum Share Fee (Negative Balance Fee)	\$25.00
IRA Account Maintenance Fee	None
IRA Termination Fee..... (If closed within 180 days of opening)	\$25.00
Mailed Paper Statement Fee	\$5.00 (Exclude ←18 and →65 Years Old)

SHARE DRAFTS

Minimum Balance to Open.....	\$25.00
Monthly Service Charge	None
Stop Payment (Per Order)..... (CK or PREAUTH DRAFT-ACH)	\$35.00
Insufficient Funds Check	\$30.00 (NSF)-CP, ACH, DEBIT CD, ATM
Overdraft Transfers	\$2.00
Check Copies (each).....	\$5.00
Account Activity Printouts/Statements/History	\$1 per page (\$5 minimum)
Telephone Inquiry or Transfer.....	\$1.00
Temporary Checks (Sheet of Four).....	\$1.00

ATM / DEBIT CARD SERVICE FEES

Visa Check Card Annual Fee	None
Transaction Surcharge Free at PFCU ATMs.....	None
Transactions at Foreign ATM	\$1.00
ATM Balance Inquiry Fee	None
Insufficient Fund Withdrawal.....	\$30.00
Non-Member Transactions at PFCU ATMs	\$2.50
Debit Card Replacement Fee	\$10.00

MISCELLANEOUS FEES

24/7 Telephone Account Access.....	No Charge
Internet Account Access Fax-Incoming.....	No Charge
Fax-Incoming.....	No Charge
Fax-Outgoing Local	No Charge
Fax-Outgoing Long Distance (one page)	\$1.00 (Each additional page \$0.25)
Money Orders (each)	\$1.00
Cashier's Check.....	\$5.00
Deposited Checks Returned	\$10.00
Returned Check Fee for Loan Payment	\$30.00
Statement Duplication (per page).....	\$1 per page (\$5 minimum)
Account Reconciliation Fee	\$25.00 (per hour with one hour minimum)
Notary Services	No Charge
Wire Transfer - Incoming	No Charge
Wire Transfer - Domestic.....	\$30.00
Wire Transfer - Foreign.....	\$50.00
Western Union Wire	\$35.00
Account Closure (within six months)	\$25.00
Returned Mail (each item)	\$5.00
Copies (per page)	\$0.10
Check Cashing Fee (Exceptions May Apply)	\$10.00
Gift Cards	\$3.00
Coin Counter (Member/Non-Member)	0% / 8%
Cancelled Check Copy.....	\$5.00
Impound Fee..... (Liens, Levies, Judgments, Warrants, Child Support, etc.)	\$60.00
Reopened Closed Account - Within six months.	\$50.00
Change joint owner on account	\$5.00 (Life change/no charge)
Overnight mail delivery	\$50.00 (USPS, FedEx, UPS, etc.)
Collection Item (outgoing/incoming).....	\$25.00
Garnishment/Impound Fee..... (Levies, Judgements, etc.)	\$60.00

LOAN FEES

Returned Loan Payment Fee /	\$30.00 Loan Payment Reversal
Delinquent Loan Payment	5% of Amt Due (after 10 days grace) \$5 minimum

SAFE DEPOSIT BOXES

3 X 5.....	\$15.00
3 X 10.....	\$25.00
5 X 10.....	\$40.00
10 X 10.....	\$60.00
Key Deposit.....	\$25.00
Lost Key (key replacement).....	\$25.00
Safe Deposit Box Drilling Fee	\$125.00