PREMIER Credit Union

In Your Best Interest, Always.

COMMON FEE SCHEDULE

GENERAL SERVICES

Lifetime Membership	FREE
Traveler's Checks	$1.00 per $100
Wire Transfers	
Wire Out Domestic/Int'l.	$25/$50
Wire In	FREE
Stop Pay for PCU Draft/ACH	$25
Deposited Items Returned NSF	$25
Account Research and Reconciliation	$25/hour
Over the Counter Treasurer's Check (Waived for state licensing fees)	$5
Returned Statement	$5 per returned statement due to invalid address
Dormant Account	$15 per yr. after 5 years of dormancy

SAVINGS ACCOUNTS

Close Account	
Within 90 days of opening	$15
Withdrawals 6 FREE per month,	
Additional	$2 each
Statement Copy/Print History	$5
ACH NSF (Below $25 Min. Balance)	$25

CHECKING ACCOUNTS

Non-Sufficient Funds (NSF)	$25
Copy of PCU Treasurer's Check	$6
Overdraft Transfer from Savings	$5 per occurrence
Stop Payment	$25 each check or Series of checks
Copy of Member's Check	
3 FREE per month, additional $3 each	
Courtesy Pay*	$25 per NSF draft or Electronic Debit paid by PCU
Starter Checks (at account opening)	10 FREE
Counter Replacement Checks	$2 per 10

***NOTE:** *Qualified checking accounts may be drawn negative in order to avoid a draft/electronic debit* (ACH) *from being returned* NSF. *The Courtesy Pay fee is imposed for overdrafts created by checks, in-person withdrawals,* ATM *withdrawals or by any other electronic means. Members will receive notification when a "courtesy" paid item occurs. Members are required to bring their checking account current within ten business days.*

Effective 02/07

FEES ARE SUBJECT TO CHANGE WITHOUT NOTICE.

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MONEY MARKET

Below $1000 Minimum ..... $5 per month
Excess Withdrawal Fee ..... $2 per withdrawal
(More than 6 withdrawals via cash, checks, transfers, telephone or other instruction)
Excess Check Writing Fee ..... $2 per check
(More than 3 per month)
Non-Sufficient Funds (NSF) $25
Check written under the $500 min. .... $20 per check

VISA CHECKCARD/ATM

ATM Transactions
4 FREE per month, additional ..... $1 (per withdrawal)
Lost Card Replacement $10
Non-Sufficient Funds (NSF) $25

VISA CREDIT CARD

Card Replacement $10
Over Limit $20
Late Payment $20
Non-Sufficient Funds (NSF) $25

OTHER

Collection Item ..... Incurred Expense
Federal Express Service ..... Incurred Expense
Loan Refinance (Non-Real Estate)..... $50
Loan Refinance (Real Estate)..... $200
Title Correction (Secretary of State fee) ... $65
Subordination Agreement ..... FREE
Auto Equity Recording Fee $50
Low Balance Fee* ..... $5 per month
Foreign Check Deposit Fee
Less than $200 ..... $6.25
$200 & Over $20
Fax copies (five pages or less) $1

***NOTE:** *$5 per month for aggregate average account balances under* $100 (*Aggregate account balances include all sub accounts i.e., savings, checking, loans, clubs, etc., under one member number*). *Accountholders under the age of* 18 *are exempt from this fee and also does not apply to members with active* PCU VISA *accounts or new members with accounts less than* 1 *year old.*

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