



**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 Premier CU Draft/ACH.....	\$26
Deposited Items Returned NSF .....	\$26
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 .....	\$25 at 5 years of dormancy

### SAVINGS ACCOUNTS

Close Account	
(Within 90 days of opening) .....	\$15
Withdrawals 6 <b>FREE</b> per month,	
Additional.....	\$2 each
Statement Copy/Print History.....	\$5
ACH NSF (Below \$25 Min. Balance).....	\$26

### CHECKING ACCOUNTS

Non-Sufficient Funds (NSF) .....	\$26
Copy of Premier CU Treasurer's Check ....	\$6
Overdraft Transfer from Savings .....	\$5 per occurrence
Stop Payment .....	\$26 each check or series of checks
Copy of Member's Check	
3 <b>FREE</b> per month, additional .....	\$3 each
Courtesy Pay* .....	\$26 per NSF draft or debit paid by Premier CU
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/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 the checking account current within ten business days.

Effective 02/11

FEES ARE SUBJECT TO CHANGE WITHOUT NOTICE.



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### MONEY MARKET ACCOUNTS

Below \$1,000 Minimum .....	\$5 per month
Excess Withdrawal Fee .....	\$5 per withdrawal
(More than 6 withdrawals via cash, checks, transfers, telephone or other instruction)	
Excess Check Writing Fee .....	\$5 per check
(More than 6 per month)	
Non-Sufficient Funds (NSF) .....	\$26 per check
Check written under the \$500 min. ....	\$20 per check

### VISA CHECKCARD/ATM

ATM Transactions	
4 <b>FREE</b> per month, additional .....	\$1 per withdrawal
Lost Card Replacement .....	\$10
Non-Sufficient Funds (NSF) .....	\$26

### VISA CREDIT CARD

Card Replacement .....	\$10
Late Payment .....	\$20
Non-Sufficient Funds (NSF) .....	\$26

### OTHER

Collection Item .....	Incurred Expense
Federal Express Service .....	Incurred Expense
Loan Refinance (Non-Real Estate).....	\$50
Loan Refinance (Real Estate).....	\$250
Title Correction (Secretary of State Fee) ..	\$95
Subordination Agreement .....	\$150
Auto Equity Recording Fee .....	\$85
Low Balance Fee* .....	\$10 per month
Foreign Check Deposit Fee	
Less than \$200 .....	\$6.25
\$200 & Over .....	\$22.50
Fax copies (Five pages or less) .....	\$1

**\*NOTE:** \$10 per month for aggregate average account balances under \$250 (Aggregate account balances include all sub accounts i.e., savings, checking, loans, clubs, etc., under one member number). Accountholders under the age of 26 are exempt from this fee and also does not apply to members with active Premier CU VISA accounts or new members with accounts less than 1 year old.

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