

SAVINGS ACCOUNT FEES

Each member must maintain at least a \$5.00 minimum balance at all times to remain an active member.

Inactivity Fee (No account activity for 2 years)	\$20.00 per quarter
Excessive Transaction Fee (greater than 6 transactions per month)	\$1.00 per transaction

CHECKING ACCOUNT FEES

Overdraft Transfer Fee	\$4.00*
Inactivity Fee (No account activity for 1 year)	\$5.00 per month
Stop Payment	\$20.00
Returned Item Fee	\$29.00
Second Chance Checking Fee	\$7.00 per month
NSF Fee	\$29.00
Courtesy Pay	\$29.00
NSF Maximum Daily Charges	\$87.00

*Members with Advantage Checking or Premier Checking do not pay an overdraft transfer fee.

ACH FEES (AUTOMATIC CLEARING HOUSE)

ACH Origination	\$5.00
ACH Stop Payments	\$20.00
NSF Fee	\$29.00

MONEY MARKET ACCOUNT FEES

NSF Fee	\$29.00
Excessive Transaction Fee (greater than 6 transactions per month)	\$1.00 per transaction

DEBIT/ ATM CARD FEES

Rush Replacement Card Fee	\$15.00
Debit/ATM PIN-based Transactions 1-8 per	Free*
Debit/ATM PIN-based Transactions 9+ per month	\$1.50 each*
Surcharge (for Non-Members Only)	\$3.00

*Transactions include when card is used as an ATM card in an ATM Machine or used in a PIN-based Transaction at the Point-of-Sale. Foreign machines may surcharge for using their machine. There is a \$500.00 daily (24-hour) limit for all Debit Card Transactions. Members with Advantage Checking or Premier Checking receive unlimited free debit or ATM transactions.

SERVICE FEES

Annual Membership Fee	No Charge
In-Branch Coin Counters	Free for members; 2% of total for non-members
Teller/ Bank Check Money Order	\$3.00; Free for age 60+
Check Copy	\$3.00; Free for age 60+
Certified or Cashier's Check	\$2.00 each or 10 for \$10.00; Free for age 60+
Check Cashing for non-members; on us only	\$3.00; Free for age 60+
	\$5.00

Bad Address Correction Fee	\$3.00
Stop Payment for a PEFCU Check Account	\$20.00
Reconciliation or Research	\$20.00 per hour
Subpoena/Levy/ Garnishment Fee	\$75.00
Subpoena/Audit Research Fee	\$30.00 first hour; \$20.00 for additional hours
Statement or Document Copy	\$3.00 per statement or \$20.00 per year; whichever is less
Mailed Paper Statement Fee	\$1.00; Paper statements will remain free for members 24 and under or 65 and older

CREDIT CARD FEES

Late Payment Fee (after 5 day grace period)	Up to \$8.00
Returned Payment Fee	Up to \$29.00

LOAN FEES

Late Payment Fee (after 10 day grace period)	\$15.00
GAP Insurance	\$475.00
Payment Skip Fee	\$45.00 or 1% of Loan Balance
Satisfaction Fee	\$75.00
Home Equity Appraisal Fee	\$275.00
HELOC Appraisal Fee	\$275.00
Subordination Fee	\$400.00
Release of Lien Fee	\$250.00
Pay-By-Phone Loan Payment System	\$1.00 - \$5.00 (other financial institutions credit/debit payments)

TRAVEL CARD FEES

Purchase (+chosen denomination)	\$4.00
Reload (+chosen denomination)	\$2.00

SAFE DEPOSIT BOXES FEES

3 x 10 Rental Fee	\$30.00
5 x 10 Rental Fee	\$60.00
10 x 10 Rental Fee	\$90.00
Lost Key	\$10.00
Lock Fee	Up to \$250.00
Drilling Fee and Two Replacement Keys	At Cost

WIRE FEES

Outgoing Domestic Wire Transfer Fee	\$20.00
Incoming Domestic Wire Transfer Fee	\$15.00
Outgoing Foreign Wire Transfer Fee (US Dollars)	\$35.00
Incoming Foreign Wire Transfer Fee (US Dollars)	\$15.00

FOREIGN CURRENCY FEES

Purchase Shipping Charge	Up to \$15.00
Exchange Foreign Money	\$12.00