

**FEE SCHEDULE Effective July 1, 2021\***

<b><u>SAVINGS/CHECKING ACCOUNTS</u></b>		<b><u>WIRE TRANSFERS</u></b>	
Monthly Fee	\$0.00	Domestic Wire Transfer	\$35.00
Minimum Balance Fee	\$0.00	Int'l Wire Transfer <sup>7</sup>	\$45.00
Stop Payment (including ACH)	\$25.00	Int'l Wire Transfer <sup>7</sup> FX	\$35.00
Return of a Deposited Check (NGCH)	\$15.00	Wire Transfer Service Message	\$25.00
Return of a Draft/ACH Transaction (NSF) <sup>1</sup>	\$29.00	Incoming Domestic/International Wire Transfer	\$0.00
Overdraft Privilege Fee <sup>1</sup>	\$29.00		
Official Check	\$0.00		
Certified Check	\$0.00		
Foreign Check Collection	\$50.00	<b><u>ADDITIONAL SERVICES</u></b>	
Checkbook Order <i>price based on style chosen</i>		Combined Statements (Householding)	\$0.00
Starter Checks	\$0.00	Money Orders (up to \$1000 each)	\$2.00
Dormant Account (monthly, if no activity for at least 2 years)	\$20.00	Telephone Payment	\$10.00
Bad Address (monthly)	\$5.00	Coin Services Members	7%
Auto Transfer from Savings or Money Market <sup>2</sup>	\$10.00	Coin Services Non-Members	12%
Club/Vacation/Goal Accounts: early withdrawal	\$0.00	Notary Public Service (subject to availability)	\$0.00
IRA Accounts: Outgoing Transfers and Rollovers	\$15.00	PC Access (in branch)	\$0.00
Debit Card	\$0.00	Foreign Currency Exchange	\$15.00
Debit Card Recurring Payment Cancellation	\$25.00	Legal Processing (Tax Levy, Garnishment, Court Administrative Order)	\$75.00
<b><u>E-SERVICES</u></b>		<b><u>SAFE DEPOSIT BOXES<sup>5</sup></u></b>	
Online Banking	\$0.00	Annual Rental	
Bill Payment	\$0.00	3"x5"x21"	\$40.00
Online Bill Pay Expedited Payment	\$20.00	5"x5"x21"	\$45.00
Mobile Banking	\$0.00	5"x10"x21"	\$70.00
Mobile Bill Payment	\$0.00	10"x10"x21"	\$99.00
Mobile Deposit	\$0.00	Late Payment	\$25.00
Copy of Statement (24 months available online)	\$0.00	Lost Key	\$25.00
Copy of Paid Draft (24 months available online)	\$0.00	Drilling	\$200.00
A2A Transfer (Outgoing)	\$0.00	<b><u>ARCHIVAL SERVICES</u></b>	
A2A Transfer (Incoming)	\$0.00	Copy of Paid Draft	\$5.00
ATM/Debit Card Issuance	\$0.00	Copy of an archived document	\$5.00
Direct Deposit	\$0.00	Express Processing (additional to standard fee)	\$5.00
ATM Deposits	\$0.00	<i>All Standard Requests will be delivered within 5 business days. All Express Requests will be delivered within 2 business days</i>	
ATM/Debit Card Replacement (standard delivery) <sup>3</sup>	\$0.00		
Return of Bill Payment <sup>4</sup>	\$22.00	<b><u>VISA® CREDIT CARDS.</u></b>	
<b><u>BUSINESS ACCOUNTS</u></b>		<i>For fees related to your VISA Credit Card, other than retrieval of archive documents, please refer to your Application and Solicitation Disclosures.</i>	
Checking Account Maintenance	\$0.00		
Standard Business Checking	\$0.00		
Plus Business Checking (monthly, if average daily balance below \$10,000)	\$10.00		
Plus Business Checking (average daily balance \$10,000+)	\$0.00		
Non-Profits Checking	\$0.00		
Transaction Fee	\$0.00		
Online Accountant Access	\$0.00		
Use of Quicken, MS Money OFX and QIF	\$0.00		
Remote Deposit Capture <i>price based on plan chosen</i>			
Merchant Services <i>price based on plan chosen</i>			
Auto Transfer from Savings or Money Market <sup>2</sup>	\$15.00		
Cash Handling Fee (Private ATM) withdrawals in excess \$10,000 monthly	0.00125%		

<sup>1</sup>If an item is returned because the available balance in your account is not sufficient to cover the item and the item is presented for payment again, we will charge a return item (NSF) fee each time we return the item because it exceeds the available balance in your account. If, on re-presentation of the item, the available balance in your account is sufficient to cover the item we may pay the item and if payment causes overdraft, charge the overdraft privilege fee. See Overdraft Privilege disclosure for explanation of available balance. <sup>2</sup>A Transfer from linked savings or Money Market account to your checking account to cover insufficient funds. <sup>3</sup>Rush delivery charge is up to \$50 within US; International delivery cost varies based on destination address. <sup>4</sup>This fee is in addition to a return of a draft/ACH transaction fee. <sup>5</sup>State taxes apply. <sup>6</sup>Excludes promotions. <sup>7</sup>Additional fee of \$35 may apply if beneficiary bank is not a participating bank. Exact fee amount will be disclosed in full before wire transfer is sent. <sup>8</sup>FX - Wire transfer with foreign exchange.

\*All fees are per item unless otherwise specified. While these service charges are in effect at the time of publication, we reserve the right to revise these charges or impose additional charges at any time. All fees and charges associated with our lending products are disclosed in full at the time of loan application. For additional information call Member Services Center at toll free number 1.855.PSFCU.4U (1-855-773-2848).