



1423 Spruce Street • Philadelphia, PA 19102

# Schedule of Fees and Charges

## **ATM/MASTERMONEY CARD FEES**

MAC/Debit Card Transaction Fee (1)(2)	\$0.50 per transaction
Transaction Fee (3)	\$1.00 per transaction
Card Reorder Fee	\$5.00 per card
ATM Exception Processing Fee	\$1.00 per occurrence
ATM Return Deposit Fee	\$10.00 per item
ATM Fraud Fee	\$25.00 per occurrence
ATM Overdraft and/or Overdraft Advance	\$25.00 per occurrence

## **SHARE DRAFT ACCOUNT FEES**

Stop Payment	\$10.00 per item
Stop Payment	\$20.00 per series
Overdraft Advance and/or NSF Fee	\$25.00 per item
Copy of Draft/Check	\$5.00 per item
Certified Draft/Check	\$5.00 per item

## **MONEY MARKET DRAFT ACCOUNT FEE**

Draft written below \$500 minimum	\$5.00 per draft
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## **GENERAL FEES**

Returned Deposit Fee	\$10.00 per item
Returned Deposit Fee (7)from Owner's Account	\$15.00 per item
ACH Overdraft and/or Overdraft Advance Fee	\$25.00 per item
IRA Share Accumulation Acct. Early WD Fee	\$15.00 per withdrawal
Account Reconciliation Fee	\$25.00 per scheduled appointment
Share Account Closure Fee (9)	\$5.00
Stop Payment WD/Loan Check Fee (within 10 days of issue)	\$25.00
Returned Mail Fee	\$1.00 per item
Wire Transfers (Outgoing-Domestic)	\$20.00 per item
Wire Transfers (Outgoing-International)	Credit Union's Actual Cost plus \$5.00
Legal Process Fee (IRS Levy, Court Freeze, etc.)	\$50.00
Statement Copy Fee (per statement)	\$2.00
Travelers Checks (individual checks)	\$1.00 per \$100 purchased
Travelers Checks (dual signatures)	Credit Union's Actual Cost
Travelers Gift Checks	Credit Union's Actual Cost
Fed-Ex Delivery Charge	Credit Union's Actual Cost
U.S. Express Mail Delivery Charge	Credit Union's Actual Cost
Member Withdrawal Check Payable to Third Party	\$1.25 per item
Western Union Quick Cash-Domestic	\$20.00 per item
Western Union Quick Cash-International	\$30.00 per item
Electronic Bill Pay (10)	\$4.95 per month
Dormant Account Fee(11)	\$5.00 per quarter
Check Cashing Fee(12)	\$5.00 per day
Telephone Transaction Fee(13)	\$1.00 per transaction

- (1) Occurring outside the PLUS network of which the first (8) transactions (e.g. withdrawals, transfers and deposits) per month are free.
- (2) Occurring outside the PLUS network of which the first (12) transactions (e.g. withdrawals, transfers and deposits) per month are free for Pioneer Club members.
- (3) Occurring within the PLUS network.
- (4) Occurring whenever Your Primary Share Account balance declines below the \$50.00 required Share amount, as a direct result of an ATM or MasterMoney Card transaction.
- (5) Resulting from a phone call by a Member Service Representative.
- (6) Resulting from a pending pre-authorized deposit or ACH scheduled for the next day.
- (7) When item is drawn on one of member's own accounts.
- (8) Occurring whenever Your Primary Share Account balance declines below the \$50.00 required amount.
- (9) If closed within the first 90 days of opening Your Account.
- (10) Waived for the first 3 months, and each month thereafter in which You maintain an active share draft Account and use bill pay to issue at least one bill each month.
- (11) Waived for minor Accounts and members having active sub-share, deposit or loan Accounts (excluding VISA and 1st mortgage) with Us.
- (12) Waived for checks equal to the lesser of \$750.00 or the member's total of deposit and loan balances after all daily teller transactions are performed.
- (13) Waived for transactions that cannot be processed using Our Audio Response or Home Banking Services and for members with total deposit and loan account balances greater than \$750.00.