



1423 Spruce Street • Philadelphia, PA 19102

Schedule of Fees and Charges

ATM/VISA CHECK CARD FEES

ATM/Check Card Transaction Fee (1)(2)	\$0.50 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	\$0.50 per occurrence
ATM Overdraft Advance and/or NSF Fee	\$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 (3) 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 (4)	\$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 (5)	\$4.95 per month
Dormant Account Fee (6)	\$10.00 per quarter
Check Cashing Fee (7)	\$5.00 per day
Telephone Transaction Fee (8)	\$1.00 per transaction

- (1) Occurring outside the PLUS network of which the first eight transactions (e.g. withdrawals, transfers and deposits and balance inquiries) per month are free.
- (2) Occurring outside the PLUS network of which the first 12 transactions (e.g. withdrawals, transfers and deposits and balance inquiries) per month are free for Pioneer Club members.
- (3) When item is drawn on one of member's own accounts.
- (4) If closed within the first 90 days of opening Your Account.
- (5) Waived for the first three 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.
- (6) Waived for minor Accounts and members having active sub-share, deposit or loan Accounts (excluding VISA and first mortgage) with Us.
- (7) 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.
- (8) 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.