



FEE SCHEDULE

August 9, 2023

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|--|--|
| New Member | Free |
| Account History/Per Page | \$2.00 |
| Copy of Statement..... | \$5.00 |
| Certified Check | \$7.00 |
| Official Check | \$5.00 |
| Returned Mail/Per Piece | \$5.00 |
| Copy of Official Checks: | |
| Per Check/Regular Mail..... | \$5.00 |
| Per Check/Facsimile (Fax)..... | \$10.00 |
| Stop Payment on Share Draft, Official Check, or Electronic ACH..... | \$35.00 |
| Money Order (each)..... | \$2.00 |
| Money Order Stop Payment | \$15.00 |
| Western Union Domestic Wire Temp. Unavailable | |
| Under \$100 | \$20.00 |
| \$100 and up | \$30.00 |
| Wire Transfer (Domestic)..... | \$20.00 |
| Wire Transfer (International) | \$40.00 |
| Account Research/Per Hour..... | \$25.00 |
| Dormant Account/Per Quarter (no activity for 1 yr)..... | \$20.00 |
| Coin Exchange Fund Fee..... | \$25.00 |
| Closing Primary Account within 6 months of opening..... | \$25.00 |
| Reopen Closed Share Account..... | \$25.00 |
| Money Market: | |
| Withdrawal Below \$500.00 | |
| Minimum | dividend penalty |
| Over 5 Withdrawals/Month | \$5.00 each |
| Share Certificate Early Withdrawal Penalty..... | \$100.00 or 3 months dividend, whichever is greater |

Share Draft Checking Account Services

| | |
|---|----------------------|
| Balance Below \$1000/Per Month..... | \$5.00 |
| Check Reorders | At Cost |
| Copy of Share Draft..... | \$5.00 |
| Returned Share Draft Check (NSF) ***..... | \$32.00 [†] |
| Returned Electronic ACH (NSF) ***..... | \$32.00 [†] |
| Returned Check Deposited or Cashed..... | \$20.00 |
| Overdraft Transfers/Per Transfer | |
| After 6 Per Month | \$5.00 |
| ACH Origination Fee..... | \$5.00 |

[†]Fee also applies to share accounts.

ATM Services

| | |
|--|---------|
| ATM Annual Fee | None |
| ATM Transaction (PTOFCU ATMs) | Free |
| ATM Transaction (Non-PTOFCU ATMs)* | \$1.00 |
| ATM Share Overdraft (Balance Below \$25.00) | \$35.00 |
| ATM Share Draft Overdraft (Balance Below \$0.00)..... | \$35.00 |
| ATM Replacement Card** | \$5.00 |
| ATM PIN Replacement** | \$5.00 |

Visa Check Card Services

| | |
|---|---------|
| Check Card Annual Fee | None |
| Check Card (“credit”) Transaction Fee | None |
| Point of Sale (POS) Fee | None |
| Check Card Replacement Card** | \$10.00 |
| Check Card PIN Replacement** | \$5.00 |
| Check Card Overdraft | \$30.00 |
| Check Card research of charge-back or dispute that is proven to be a member authorized transaction..... | \$25.00 |

Visa Credit Card Services

| | |
|---|--|
| Visa Annual Fee (Gold, Classic and Secured) | None |
| Visa Cash Advance | \$2.00 |
| Visa Over Limit | \$15.00 |
| Visa Late Payment | 5% of payment due or \$15.00, whichever is greater (fee imposed after 10 days) |
| Visa Replacement Card** | \$10.00 |
| Visa PIN Replacement** | \$15.00 |

Loans

| | |
|--|-------------------|
| Home Equity Loan Application..... | \$25.00 |
| Late Payment for Loans | 5% of payment due |
| Skip-A-Payment/Per Approved Request..... | \$15.00 |

*Additional fees may be charged by the ATM owner.

**First replacement card and replacement PIN are free.

***Additional fees may be charged.



www.ptofcu.org

571-272-0350

PATICU Audio Teller: 571-272-0365



Federally Insured by NCUA