



Patent and Trademark Office Federal Credit Union

SERVICE IS OUR TRADEMARK!

FEE SCHEDULE

October 1, 2010

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	\$10.00
Stop Payment on Share Draft, Official Check, or Electronic ACH	\$25.00
Money Order (each)	\$2.00
Travelers Cheques/Per \$100.00.....	\$1.00
Cheques for Two/Per \$100.00.....	\$1.75
Gift Cheques/Per Package	\$2.50
Western Union Domestic Wire	
Under \$100	\$20.00
\$100 and up	\$30.00
Western Union International Wire (subject to additional charges).....	\$30.00
Wire Transfer (Domestic)	\$20.00
Wire Transfer (International)	\$35.00
Account Research/Per Hour	\$15.00
Dormant Account/Per Quarter (no activity for 1 year/effective Jan. 1, 2011).....	\$15.00
Closing Primary Account within 6 months of opening	\$25.00
Reopen Closed Share Account	\$10.00
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 (effective Nov. 1)	\$5.00
Per-Check Charge	None
Check Reorders	At Cost
Copy of Share Draft	\$5.00
Returned Share Draft Check (NSF).....	\$30.00 [†]
Returned Electronic ACH (NSF).....	\$30.00 [†]
Returned Check Deposited or Cashed	\$15.00
Overdraft Transfers/Per Transfer	
After 6 Per Month	\$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) ...	\$30.00
ATM Share Draft Overdraft (Balance Below \$0.00)	\$30.00
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	\$20.00

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**	\$5.00

Loans

Home Equity Loan Application.....	\$25.00
Late Payment for Loans.....	5% of payment due
Skip-A-Payment/Per Approved Request (effective Nov. 1)	\$15.00



www.ptofcu.org
571-272-0350

PATICU Audio Teller: 571-272-0365



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency. Individual Retirement Accounts are insured separately by the NCUA up to \$250,000.