

ATM Services

ATM Annual Fee	None
ATM Transaction (PTOF CU ATMs)	Free
ATM Transaction (Non-PTOF CU 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

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

*Additional fees may be charged by the ATM owner.
**First replacement card and replacement PIN are free.



www.ptofcu.org
571-272-0350

PATICU Audio Teller: 571-272-0365



Federally Insured by NCUA



FEE SCHEDULE

July 19, 2019

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.....	\$30.00
Money Order (each).....	\$2.00
Money Order Stop Payment.....	\$15.00
Western Union Domestic Wire	
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 year/effective Jan. 1, 2011)	\$15.00
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 (effective Nov. 1) ...	\$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

[†]Fee also applies to share accounts.