



Patent and Trademark Office Federal Credit Union  
SERVICE IS OUR TRADEMARK!

## FEE SCHEDULE

September 3, 2021

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	
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) .....	\$20 .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
<b>Share Draft Checking Account Services</b>	
Balance Below \$1000/Per Month.....	\$5.00
Check Reorders .....	At Cost
Copy of Share Draft.....	\$5.00
Returned Share Draft Check (NSF) .....	\$32.00 <sup>†</sup>
Returned Electronic ACH (NSF) .....	\$32.00 <sup>†</sup>
Returned Check Deposited or Cashed.....	\$20.00
Overdraft Transfers/Per Transfer	
After 6 Per Month .....	\$5.00

<sup>†</sup>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

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.



[www.ptofcu.org](http://www.ptofcu.org)

571-272-0350

PATICU Audio Teller: 571-272-0365



Federally Insured by NCUA

