

MISCELLANEOUS FEE SCHEDULE

EFFECTIVE MARCH 1, 2013

SHARE ACCOUNT

Inactive Account Fee, monthly - charged after 12 months of inactivity (account balances of \$499.99 or less)	\$10.00
Dormant Account Administrative Fee - one time fee charged after 3 years of inactivity on accounts with balances over \$499.99	\$50.00
Membership accounts closed within 3 months of opening	\$25.00
Each ATM transaction, not our machine and not part of the Allpoint Network	\$2.00

SHARE DRAFT

Return Drafts, each	\$35.00
Share Draft Uncollected Funds, each	\$35.00
Return Deposit item, each	\$25.00
Draft or ACH Stop Payment, each	\$10.00
Share draft reconciliation per hour (must have reconciled within past 3 months)	\$15.00
Transfer Fee - to cover overdraft from shares, each	\$10.00
Transfer Fee - to cover overdraft from line of credit, each	\$3.00
Up to 8 blank share drafts, per set (printed at branch)	\$3.00
Foreign Collection	\$15.00
Copy of Share Draft, each	\$3.00
Online Banking with eStatement	Free
Online Banking with Paper Statement, monthly	\$5.00
Replace Visa Debit Card	\$10.00
Overnight Delivery - Visa Debit Card or PIN, each	\$30.00
Check Printing	Varies

LENDING

Subordination request	\$300.00
Discharge of mortgage	\$75.00

OTHER SERVICES

Notary Service, non-members	\$5.00
Wire Transfers (incoming) each	\$10.00
Wire Transfers (outgoing) each	\$20.00
Foreign Wire Transfer (outgoing) each	\$30.00
Annual IRA Administrative Fee	\$10.00
IRA Transfer/Closeout	\$25.00
Money Market Account Fee - balances below \$1000 minimum, monthly	\$10.00
Cashier's Check	\$5.00



*federal credit union

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OTHER SERVICES (continued)

Gift Checks	\$2.50
Visa Gift Cards	\$3.00
Stop payment on Cashiers Checks	\$10.00
Levies and Liens, each	\$60.00
Credit inquiry/Verification, each	\$10.00
Invalid Address Fee, each month	\$10.00
Signature Guarantee	\$3.00
Microfilm of any document, each page	\$2.00
Visa ISA fee for non-US debit transactions	1% of transaction amount
On-Us Check Cashing (for non-members)	\$5.00

Picatinny Federal Credit Union is not responsible for typographical errors

REV. 12/14



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