

ACCOUNT CHARGES

Bad Address-----	\$5.00/month
Check Order-----	Price varies
Copy of a Paid Draft-----	\$1.00
Courtesy Pay (per item)-----	\$35.00
Dormant Account Fee ¹ -----	\$5.00/month
Foreign Check Deposit-----	\$5.00
Foreign Currency (Next Business Day by 5pm)-----	\$12.00
Foreign Currency (Next Business Day by Noon)-----	\$15.00
Foreign Currency Return-----	\$15.00
Non-Sufficient Funds (NSF) ² (per item)-----	\$35.00
Return Items (per item) ³ -----	\$20.00
Stop Payment ⁴ -----	\$20.00

ATM/VISA® DEBIT CARD SERVICES⁵

All Other Network ATMs ^{6 7} -----	\$0.75
ATM Withdrawals for less than \$20-----	\$0.50
Balance Inquiries at Other Network ATMs-----	\$0.50
Deposit Adjustment Fee ⁸ -----	\$1.00
International Transaction Fee-----	see below ⁹
People First ATM Transactions ^{7 10} -----	FREE
Replacement of ATM/Debit Card-----	\$5.00

AUTOMATED/ELECTRONIC SERVICES

Bill Payer-----	FREE
Mobile Access-----	FREE
PC Access-----	FREE
Tellerphone-----	FREE

CREDIT CARD

International Transaction Fee-----	see below ⁹
Late Payment-----	up to \$25.00
Letter Check Stop Payment-----	\$15.00
Returned Letter Check-----	up to \$30.00
Returned Payment-----	up to \$30.00

GENERAL SERVICES

Account Reconciliation (per hour)-----	\$20.00
Cashier's Check-----	\$3.00
Coin Machine-----	3% (of total)
Copy of Prior Statement (per hour)-----	\$20.00

GENERAL SERVICES (continued)

(per page of statement)-----	\$1.00
Money Order-----	\$1.00
Night Depository (bag & key)-----	\$25.00
Tax Levy/Garnishment-----	\$100.00
Visa® Gift Card-----	\$4.50
Visa® Gift Card International Transaction Fee-----	see below ⁹

LOANS

Consumer Loan Late Payment ¹¹ -----	2%
Documentation ¹² -----	\$5.00
Land Loan Application-----	\$250.00
Line of Credit Late Payment-----	\$5.00
Modification/Refinance (no cash out)-----	\$50.00
Real Estate Loan Late Payment ¹³ -----	5%
Title Processing Fee-----	\$73.00

MORTGAGE/HOME EQUITY LOANS

Amend Mortgage-----	\$150.00
Appraisal =/<\$250,000-----	\$175-\$500
>\$250,000-----	\$350-\$500
Home Equity/HELOC Application-----	\$0
Mortgage Application – Conventional-----	\$300.00
FHA-----	\$375.00
Satisfaction Fee-----	\$42-\$168
Subordination Fee-----	\$100.00

SAFE DEPOSIT BOXES¹⁴

Change lock-----	\$75.00
Drilling-----	\$125.00
Replacement key-----	\$6.00
Safe Deposit Boxes (annual fee):	
2"x5" & 3"x5"-----	\$30.00
3"x10" & 5"x5"-----	\$45.00
5"x10"-----	\$70.00
10"x10"-----	\$110.00

WIRE TRANSFERS

Incoming (domestic or international)-----	\$25.00
Outgoing (domestic)-----	\$25.00
Outgoing (international)-----	\$35.00

For the most current information or additional details on products and services, please call our Member Service Center at 610.797.7440 or 1.800.446.5598

¹ Accounts are considered dormant after 12 months of inactivity. The dormant account fee will not be assessed on accounts with an aggregate balance greater than \$500, active loan, certificate or IRA accounts, or when the accountholder is less than 18 years of age.

² A Non-Sufficient Funds fee may apply when an NSF or overdraft is created by check, in-person withdrawal, or other electronic means.

³ A charge for a returned item is incurred when a third-party check which you have cashed or deposited to your account is returned to the Credit Union for non-payment, postdated and/or stale dated.

⁴ Stop payment fee refers to a personal check, a series of checks, credit union check, cashier's check, money order, or an ACH Pre-Authorized Debit.

⁵ The fees and charges listed above are associated with the use of your Standard ATM Card and/or your Visa® Debit Card. Foreign ATMs: If you use an ATM that is not operated by the Credit Union, you may be charged a fee by the ATM operator and by any national, regional or local network used in processing the transaction. The ATM surcharge will be debited from your account if you elect to complete the transaction. Your statement will reflect the individual fees charged to each transaction account on the day they occur.

⁶ All Other Network ATM transaction charges apply to withdrawals and transfers performed by: Standard ATM Cards and Visa® Debit Cards in excess of 12 per month.

⁷ The daily limit per business day for purchases is \$1000 – for a Visa® Debit and \$500 for the Standard ATM card. There is a \$500 daily limit for withdrawals at an ATM. The aggregate daily limit for the number of transactions permitted with a Visa® Debit card is 20 and 10 for the Standard ATM card.

⁸ You will be charged a Deposit Adjustment Fee when changes to the deposited amount are necessary.

⁹ International Transaction Fees: For transactions that are initiated in a foreign currency, you will be charged 1% of the final settlement amount. For transactions occurring in foreign countries and initiated in U.S. Dollars, you will be charged .8% of the final settlement amount.

¹⁰ Free transactions performed at People First FCU ATMs include withdrawals, deposits, transfers and inquiries.

¹¹ All closed-end consumer loans will be assessed a late fee of 2% of the portion of the payment which is late for each month or the part of the month greater than 10 days that it remains unpaid.

¹² All vehicle secured, recreational vehicle, share secured, and unsecured loans will be assessed a documentation fee.

¹³ All real estate loans will be assessed a late fee of 5% of the principle and interest due if your payment is more than 15 days late.

¹⁴ Drilling, Key Replacement, or changing of locks is performed by an outside vendor. The member will be held responsible for these charges and must pay the vendor to perform these services. Sales tax may apply.

