## CONSUMER FEE SCHEDULE
Effective as of June 1, 2019

### ACCOUNT CHARGES
<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bad Address</td>
<td>$5.00/month</td>
</tr>
<tr>
<td>Check Order</td>
<td>Price varies</td>
</tr>
<tr>
<td>Copy of a Paid Draft</td>
<td>$1.00</td>
</tr>
<tr>
<td>Courtesy Pay (per item)</td>
<td>$35.00</td>
</tr>
<tr>
<td>Dormant Account Fee (per month)</td>
<td>$5.00/month</td>
</tr>
<tr>
<td>Foreign Check Deposit</td>
<td>$10.00</td>
</tr>
<tr>
<td>Foreign Currency (Next Business Day by 5pm)</td>
<td>$12.00</td>
</tr>
<tr>
<td>Foreign Currency (Next Business Day by Noon)</td>
<td>$15.00</td>
</tr>
<tr>
<td>Foreign Currency Return</td>
<td>$15.00</td>
</tr>
<tr>
<td>Non-Sufficient Funds (NSF) (per item)</td>
<td>$35.00</td>
</tr>
<tr>
<td>Return Items (per item)</td>
<td>$20.00</td>
</tr>
<tr>
<td>Stop Payment</td>
<td>$35.00</td>
</tr>
</tbody>
</table>

### VISA® DEBIT CARD SERVICES

#### Basic Services
- All Other Network ATMs
  - ATM Withdrawals for less than $20: $0.75
  - ATM Withdrawals for $20 or more: $1.00
- Balance Inquiries at Other Network ATMs: $0.75
- Deposit Adjustment Fee: $1.00
- International Transaction Fee: see below
- People First ATM Transactions: FREE
- Replacement of Visa® Debit Card: $5.00

### AUTOMATED/ELECTRONIC SERVICES
<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bill Payer</td>
<td>FREE</td>
</tr>
<tr>
<td>Mobile Access</td>
<td>FREE</td>
</tr>
<tr>
<td>PC Access</td>
<td>FREE</td>
</tr>
<tr>
<td>Tellerphone</td>
<td>FREE</td>
</tr>
</tbody>
</table>

### CREDIT CARD

#### International Transaction Fee:
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.

### GENERAL SERVICES

#### Account Reconciliation (per hour)
$20.00

#### Cashier’s Check
$5.00

#### Coin Machine
3% (of total)

#### Copy of Prior Statement (per hour)
$20.00

### GENERAL SERVICES (continued)

#### (per page of statement)
$1.00

#### Escrow Check
$50.00

#### Money Order
$2.00

#### Night Depository (bag & key)
$25.00

#### Tax Levy/Garnishment
$100.00

#### Visa® Gift Card
$4.50

### LOANS

#### Consumer Loan Late Payment
2%

#### Documentation
$5.00

#### Line of Credit Late Payment
$5.00

#### Modification/Refinance (no cash out)
$50.00

#### Real Estate Loan Late Payment
5%

#### Title Processing Fee
$73.00

### MORTGAGE/HOME EQUITY LOANS

#### Amend Mortgage
$150.00

#### Appraisal
- $250,000 or less: $375.00
- $250,001 - $500,000: $425.00
- $500,001 - $750,000: $475.00
- $750,001 and up: $525.00

#### Home Equity/HELOC Application
$0

#### Mortgage Application – Conventional
$300.00

#### FHA
$375.00

#### Satisfaction Fee
$42-$168

#### Subordination Fee
$100.00

### SAFE DEPOSIT BOXES

#### Safe Deposit Boxes

- 3’x10’ & 5’x5’
  - $45.00
- 10’x10’
  - $70.00
- 10’x10’
  - $110.00

### WIRE TRANSFERS

#### Incoming (domestic or international)
$25.00

#### Outgoing (domestic)
$25.00

#### Outgoing (international)
$50.00

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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. All Other Network ATM transaction charges apply to withdrawals and transfers performed by Visa® Debit Cards in excess of 12 per month.
6. The fees and charges listed above are associated with the use of 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.
7. The daily limit per business day for purchases is $1000 – for a Visa® Debit. 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.
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.

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The credit union is federally insured by the National Credit Union Administration.