

ACCOUNT CHARGES

Bad Address.....	\$5.00/month
Check Order.....	Price Varies
Copy of a Paid Draft.....	\$1.00
Dormant Account Fee ³	\$5.00/month
Non-Sufficient Funds (NSF) ⁵ (per item).....	\$35.00
Return Items (per item) ⁶	\$20.00
Stop Payment ⁷	\$20.00
Foreign Check Deposit.....	\$5.00
Foreign Currency Exchange.....	\$10.00
Courtesy Pay (per item).....	\$35.00

ATM/VISA® DEBIT CARD SERVICES⁹

ATM Withdrawals for less than \$20.....	\$0.50
Balance Inquiries at Other Network ATMs.....	\$0.50
Deposit Adjustment Fee ¹⁰	\$1.00
International Transaction Fee.....	see below ⁸
People First ATM Transactions ^{11, 12}	FREE
Replacement of ATM/Debit Card.....	\$5.00
All Other Network ATMs ^{13, 12}	\$0.75

AUTOMATED/ELECTRONIC SERVICES

Bill Payer.....	FREE
PC Access.....	FREE
Tellerphone.....	FREE

GENERAL SERVICES

Account Reconciliation (per hour).....	\$20.00
American Express® Gift Cheques.....	\$1.75
American Express® Travelers Cheques.....	\$1.00 (per \$100)
American Express® Travelers Cheques for Two.....	\$1.50 (per \$100)
Coin Machine.....	3% (of total)
Copy of Prior Statement (per hour).....	\$20.00
(per page of a statement).....	\$1.00
Money Order.....	\$1.00
Night Depository (bag & key).....	\$25.00
Tax Levy/Garnishment.....	\$100.00
Cashier's Check.....	\$3.00
Visa® Gift Card.....	\$4.50
Visa® Gift Card International Transaction Fee.....	see below ⁸

LOANS

Documentation ¹	\$5.00
Land Loan Application.....	\$250.00
Consumer Loan Late Payment ²	2%
Real Estate Loan Late Payment ⁴	5%
Line of Credit Late Payment.....	\$5.00
Modification/Refinance (no cash out).....	\$50.00
Title Processing Fee.....	\$73.00

CREDIT CARD

International Transaction Fee.....	see below ⁸
Late Payment.....	up to \$25.00
Returned Payment.....	up to \$30.00
Letter Check Stop Payment.....	\$15.00
Returned Letter Check.....	up to \$30.00

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
FHA.....	\$375
Satisfaction Fee.....	\$42-\$168
Subordination Fee.....	\$100.00

SAFE DEPOSIT BOXES¹⁴

Change lock.....	\$75.00
Drilling.....	\$125.00
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
Replacement key.....	\$6.00

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

² 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.

³ 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.

⁴ All closed-end real estate loans will be assessed a late fee of 5% of the portion of the payment which is late for each month or the part of the month greater than 15 days that it remains unpaid.

⁵ A Non-Sufficient Funds fee may apply when an NSF or overdraft is created by check, in-person withdrawal, or other electronic means.

⁶ 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.

⁷ 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.

⁸ 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.

⁹ 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.

¹⁰ You will be charged a Deposit Adjustment Fee when the actual deposit is different than your keyed amount.

¹¹ Free transactions performed at People First FCU ATMs include withdrawals, deposits, transfers and inquiries.

¹² 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.

¹³ 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.

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.