

Effective: May 1, 2020

**PBA FEDERAL CREDIT UNION FEE SCHEDULE**

| <b>PBAFCU Member Account Fees</b>      |  |
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| <b>PBAFCU Fees:</b>                    | <b>Fee Amount in \$</b>  |
| Membership Join Deposit                | \$5.00   |
| <b><u>SAVINGS</u></b>                  |  |
| More than 3 withdrawals per month      | \$5.00 per withdrawal  |
| <b><u>CHECKING</u></b>                 |  |
| Overdraft Protection per transfer      | \$5.00   |
| Insufficient Funds Item Paid           | \$30.00  |
| Insufficient Funds Item Returned       | \$32.00  |
| Stop Payments                          | \$30.00  |
| Check Copies                           | \$5.00   |
| Money Orders                           | \$2.00   |
| Express Mail Delivery                  | Cost plus \$5.00   |
| Outgoing Wire Transfer                 | \$20.00  |
| Incoming Wire Transfer                 | \$10.00  |
| Loan Extension /Skip Pay               | \$25.00  |
| Checking account Paper statement       | \$5.00 per statement   |
| Account Activity Printout              | \$1.00 per printout  |
| Account Closure                        | Share balance or maximum \$15.00 if account closed within 90 days of opening |
| Account Reconciliation                 | \$25.00/Hour   |
| Account Research                       | \$25.00/Hour   |
| Deposited Item Return/Charged Back     | \$25.00  |
| Fax (Incoming or Outgoing)             | \$2.00/Page  |
| Garnishment                            | \$75.00  |
| Inactivity Fee per Account             | \$5.00/Month after 6 months  |
| Statement Copy                         | \$5.00/Copy  |
| Returned Statement                     | \$5.00/Statement if incorrect address  |
| Check Cashing (Checks \$2,000 or more) | \$10.00/Check  |
| Written Verification of Deposit        | \$5.00   |
| <b>Debit &amp; ATM Fees</b>            |  |
| Card Replacement                       | \$15.00/Card   |
| ATM/Debit PIN Replacement              | \$5.00   |
| Christmas Share Early Withdrawal       | \$25 per withdrawal  |
| Credit Report Request                  | \$15 per applicant   |