

12800 Townsend Road Philadelphia, PA 19154 215-934-3500 800-832-PFCU (outside the metropolitan area)

## **Summary of Business Account Services**

TYPE OF ACCOUNT	MINIMUM OPENING DEPOSIT	AVERAGE COLLECTED DAILY BALANCE TO AVOID MONTHLY FEE	MONTHLY MAINTENANCE FEE	PER ITEM FEE
Free Business Checking	\$100	\$25	\$10	\$.25 per item in excess of 200 minimum
Business Growth Checking	\$1000	\$5000	\$15	None
<b>Savings and Money Ma</b> Business Primary Savings	rket Savings A	Accounts None	None	N/A
Business Sweep Savings	\$1000	N/A	\$10	N/A
Business Money Market	\$1000	None	None	N/A

## **Schedule of Business Services and Fees**

## ACCOUNT RELATED SERVICES

Enrolled Active User	PFCU Electronic Bill Payer	
S4.00 3-day standard transaction Request Money - \$.99 per transaction Request Money - \$.99 per transaction FREE Telephone Loan Payment by MSR		FREE
S4.00 3-day standard transaction Request Money - \$.99 per transaction Request Money - \$.99 per transaction FREE Telephone Loan Payment by MSR	Popmoney®	\$5.00 next day transaction
EZ Pay (online loan payment)         Request Money - \$.99 per transaction           Telephone Loan Payment by MSR         \$20           Non-Sufficient Funds         \$28 per item           Certified Check         \$1           Check         \$1           Check Cashing (member)         \$5 each           Check Copies         \$3           Manual Processing Fee         \$25           Stop Payment (ACH transaction)         \$15           Stop Payment on Check         \$10           Stop Payment on Series of Checks         \$12           Over the Counter Withdrawal (\$500 & under)         \$2           Reconciliation of Account         \$25 per ½ hour           Deposit Returned Unpaid         \$15           Return Loan Payment         \$28           Foreign Deposit Item         \$25           Wire Transfers (incoming)         First 5 FREE, \$5 per wire thereafter           Outgoing, Domestic         \$20           Bad Address Fee         \$10           Incorrect Address Locator         Up to \$15           PFCU Check Card/ATM         Free           First 2 Cards         FREE           Additional Cards         \$5           Card Replacement         \$10           Excessive Card Replacement		
Telephone Loan Payment by MSR         \$20           Non-Sufficient Funds         \$28 per item           Certified Check         \$1           Check         \$1           Check Cashing (member)         \$5 each           Check Cashing (non-member)         \$10 each           Check Copies         \$3           Manual Processing Fee         \$25           Stop Payment (ACH transaction)         \$15           Stop Payment on Check         \$10           Stop Payment on Series of Checks         \$12           Over the Counter Withdrawal (\$500 & under)         \$2           Reconciliation of Account         \$25 per ½ hour           Deposit Returned Unpaid         \$15           Return Loan Payment         \$28           Foreign Deposit Item         \$25           Outgoing, Domestic         \$20           Wire Transfers (incoming)         First 5 FREE, \$5 per wire thereafter           Outgoing, Domestic         \$20           Bad Address Fee         \$10           Incorrect Address Locator         Up to \$15           PFCU Check Card/ATM         Free           First 2 Cards         FREE           Additional Cards         \$5           Card Replacement         \$10		
Non-Sufficient Funds \$28 per item Certified Check \$1 Checks \$varies Check Cashing (member) \$5 each Check Cashing (non-member) \$10 each Check Copies \$33 Manual Processing Fee \$25 Stop Payment (ACH transaction) \$15 Stop Payment on Check \$10 Stop Payment on Series of Checks \$12 Over the Counter Withdrawal (\$500 & under) \$22 Reconciliation of Account \$25 per ½ hour Deposit Returned Unpaid \$15 Return Loan Payment \$28 Foreign Deposit Item \$25 Wire Transfers (incoming) First 5 FREE, \$5 per wire thereafter Outgoing, Domestic \$20 Bad Address Fee \$10 Incorrect Address Locator Up to \$15 PFCU Check Card/ATM First 2 Cards FREE Additional Cards \$55 Card Replacement \$50 Card Mithdrawals	EZ Pay (online loan payment)	
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Certified Check         \$1           Check Cashing (member)         \$5 each           Check Cashing (non-member)         \$10 each           Check Copies         \$3           Manual Processing Fee         \$25           Stop Payment (ACH transaction)         \$15           Stop Payment on Check         \$10           Stop Payment on Series of Checks         \$12           Over the Counter Withdrawal (\$500 & under)         \$2           Reconciliation of Account         \$25 per ½ hour           Deposit Returned Unpaid         \$15           Return Loan Payment         \$28           Foreign Deposit Item         \$25           Wire Transfers (incoming)         First 5 FREE, \$5 per wire thereafter           Outgoing, Domestic         \$20           Bad Address Fee         \$10           Incorrect Address Locator         Up to \$15           PFCU Check Card/ATM         Free           First 2 Cards         FREE           Additional Cards         \$5           Card Replacement         \$10           Excessive Card Replacement (3 or more in 2 years)         \$15           ATM Inquiries         \$.50 each           ATM Withdrawals &         10 per month FREE, Over 10 \$1 each           Poi	Non-Sufficient Funds	\$28 per item
Check Cashing (member)         \$5 each           Check Copies         \$3           Manual Processing Fee         \$25           Stop Payment (ACH transaction)         \$15           Stop Payment on Check         \$10           Stop Payment on Series of Checks         \$12           Over the Counter Withdrawal (\$500 & under)         \$2           Reconciliation of Account         \$25 per ½ hour           Deposit Returned Unpaid         \$15           Return Loan Payment         \$28           Foreign Deposit Item         \$25           Wire Transfers (incoming)         First 5 FREE, \$5 per wire thereafter           Outgoing, Domestic         \$20           Bad Address Fee         \$10           Incorrect Address Locator         Up to \$15           PFCU Check Card/ATM         First 2 Cards         FREE           Additional Cards         \$5           Card Replacement         \$10           Excessive Card Replacement (3 or more in 2 years)         \$15           ATM Inquiries         \$.50 each           ATM Withdrawals & 10 per month FREE, Over 10 \$1 each Point-of-Sale (POS) transactions         \$2 per transaction           Loan and Share Transfers by MSR         \$2 per transaction           Member to Member Transfers by MSR <t< td=""><td>Certified Check</td><td></td></t<>	Certified Check	
Check Cashing (non-member)\$10 eachCheck Copies\$3Manual Processing Fee\$25Stop Payment (ACH transaction)\$15Stop Payment on Check\$10Stop Payment on Series of Checks\$12Over the Counter Withdrawal (\$500 & under)\$2Reconciliation of Account\$25 per ½ hourDeposit Returned Unpaid\$15Return Loan Payment\$28Foreign Deposit Item\$25Wire Transfers (incoming)First 5 FREE, \$5 per wire thereafterOutgoing, Domestic\$20Bad Address Fee\$10Incorrect Address LocatorUp to \$15PFCU Check Card/ATMFirst 2 CardsFREEAdditional Cards\$5Card Replacement\$10Excessive Card Replacement (3 or more in 2 years)\$15ATM Inquiries\$.50 eachATM Withdrawals &10 per month FREE, Over 10 \$1 eachPoint-of-Sale (POS) transactions\$2 per transactionMember to Member Transfers by MSR\$2 per transactionVisa Gift Cards\$2.95 each	Checks	varies
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Manual Processing Fee\$25Stop Payment (ACH transaction)\$15Stop Payment on Check\$10Stop Payment on Series of Checks\$12Over the Counter Withdrawal (\$500 & under)\$2Reconciliation of Account\$25 per ½ hourDeposit Returned Unpaid\$15Return Loan Payment\$28Foreign Deposit Item\$25Wire Transfers (incoming)First 5 FREE, \$5 per wire thereafterOutgoing, Domestic\$20Bad Address Fee\$10Incorrect Address LocatorUp to \$15PFCU Check Card/ATMFirst 2 CardsFirst 2 CardsFREEAdditional Cards\$5Card Replacement\$10Excessive Card Replacement (3 or more in 2 years)\$15ATM Inquiries\$.50 eachATM Withdrawals & 10 per month FREE, Over 10 \$1 eachPoint-of-Sale (POS) transactions\$2 per transactionLoan and Share Transfers by MSR\$2 per transactionMember to Member Transfers by MSR\$2 per transactionCertified Check\$1Money Orders\$2Visa Gift Cards\$2.95 each		\$10 each
Stop Payment (ACH transaction) \$15 Stop Payment on Check \$10 Stop Payment on Series of Checks \$12 Over the Counter Withdrawal (\$500 & under) \$2 Reconciliation of Account \$25 per ½ hour Deposit Returned Unpaid \$15 Return Loan Payment \$28 Foreign Deposit Item \$25 Wire Transfers (incoming) First 5 FREE, \$5 per wire thereafter Outgoing, Domestic \$20 Bad Address Fee \$10 Incorrect Address Locator Up to \$15 PFCU Check Card/ATM First 2 Cards \$FREE Additional Cards \$5 Card Replacement \$10 Excessive Card Replacement (3 or more in 2 years) \$15 ATM Inquiries \$.5.50 each ATM Withdrawals & 10 per month FREE, Over 10 \$1 each Point-of-Sale (POS) transactions Loan and Share Transfers by MSR \$2 per transaction Member to Member Transfers by MSR \$2 per transaction Certified Check \$1 Money Orders \$2 Visa Gift Cards \$2.29 each	Check Copies	\$3
Stop Payment (ACH transaction) \$15 Stop Payment on Check \$10 Stop Payment on Series of Checks \$12 Over the Counter Withdrawal (\$500 & under) \$2 Reconciliation of Account \$25 per ½ hour Deposit Returned Unpaid \$15 Return Loan Payment \$28 Foreign Deposit Item \$25 Wire Transfers (incoming) First 5 FREE, \$5 per wire thereafter Outgoing, Domestic \$20 Bad Address Fee \$10 Incorrect Address Locator Up to \$15 PFCU Check Card/ATM First 2 Cards \$FREE Additional Cards \$5 Card Replacement \$10 Excessive Card Replacement (3 or more in 2 years) \$15 ATM Inquiries \$.5.50 each ATM Withdrawals & 10 per month FREE, Over 10 \$1 each Point-of-Sale (POS) transactions Loan and Share Transfers by MSR \$2 per transaction Member to Member Transfers by MSR \$2 per transaction Certified Check \$1 Money Orders \$2 Visa Gift Cards \$2.29 each	Manual Processing Fee	\$25
Stop Payment on Check Stop Payment on Series of Checks Reconciliation of Account Stop Payment Outgoing Payment Stop Payment Stop Payment Outgoing Payment Stop Payment Stop Payment Stop Payment Stop Payment Payment Stop Payment P		\$15
Stop Payment on Series of Checks Over the Counter Withdrawal (\$500 & under)  Reconciliation of Account S25 per ½ hour Deposit Returned Unpaid S15 Return Loan Payment S28 Foreign Deposit Item S25 Wire Transfers (incoming) First 5 FREE, \$5 per wire thereafter Outgoing, Domestic S20 Bad Address Fee S10 Incorrect Address Locator Up to \$15 PFCU Check Card/ATM First 2 Cards Additional Cards S26 Card Replacement S17 ATM Inquiries ATM Inquiries ATM Withdrawals & POINT ATM S18 FOUND FREE, Over 10 \$1 each POint-of-Sale (POS) transactions Loan and Share Transfers by MSR S20 Visa Gift Cards S20 S20 S25 S27 S28		\$10
Over the Counter Withdrawal (\$500 & under)  Reconciliation of Account  Deposit Returned Unpaid  Return Loan Payment  Separate (incoming)  Wire Transfers (incoming)  Bad Address Fee  Gutgoing, Domestic  Bad Address Fee  Incorrect Address Locator  PFCU Check Card/ATM  First 2 Cards  FREE  Additional Cards  Card Replacement  Excessive Card Replacement (3 or more in 2 years)  ATM Inquiries  ATM Inquiries  Loan and Share Transfers by MSR  Member to Member Transfers by MSR  Money Orders  Value  \$25 per ½ hour  \$25 per ½ hour  \$27 per ½ hour  \$28 per ½ hour  \$28 per ½ hour  \$28 per ½ hour  \$29 per transaction  \$20 per month FREE, Over 10 \$1 each  \$20 per transaction  \$21 per transaction  \$22 per transaction  \$23 per transaction  \$24 per transaction  \$25 per tran		\$12
Reconciliation of Account  Deposit Returned Unpaid  Return Loan Payment  Season Section Deposit Item  Season Section Deposit Item  Season Section Deposit Item  Season Section Deposit Item  Season Section Se		\$2
Deposit Returned Unpaid \$15 Return Loan Payment \$28 Foreign Deposit Item \$25 Wire Transfers (incoming) First 5 FREE, \$5 per wire thereafter Outgoing, Domestic \$20 Bad Address Fee \$10 Incorrect Address Locator Up to \$15 PFCU Check Card/ATM First 2 Cards FREE Additional Cards \$5 Card Replacement \$10 Excessive Card Replacement (3 or more in 2 years) \$15 ATM Inquiries \$50 each ATM Withdrawals & 10 per month FREE, Over 10 \$1 each Point-of-Sale (POS) transactions Loan and Share Transfers by MSR \$2 per transaction Member to Member Transfers by MSR \$2 per transaction Certified Check \$1 Money Orders \$2 Visa Gift Cards \$2.95 each		\$25 per ½ hour
Return Loan Payment \$28 Foreign Deposit Item \$25 Wire Transfers (incoming) First 5 FREE, \$5 per wire thereafter Outgoing, Domestic \$20 Bad Address Fee \$10 Incorrect Address Locator Up to \$15 PFCU Check Card/ATM First 2 Cards FREE Additional Cards \$5 Card Replacement \$10 Excessive Card Replacement (3 or more in 2 years) \$15 ATM Inquiries \$50 each ATM Withdrawals & 10 per month FREE, Over 10 \$1 each Point-of-Sale (POS) transactions Loan and Share Transfers by MSR \$2 per transaction Member to Member Transfers by MSR \$2 per transaction Certified Check \$1 Money Orders \$2 Visa Gift Cards \$2.95 each	Deposit Returned Unpaid	
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PFCU Check Card/ATM  First 2 Cards		\$10
PFCU Check Card/ATM  First 2 Cards FREE  Additional Cards  Card Replacement  Excessive Card Replacement (3 or more in 2 years)  ATM Inquiries  S.50 each  ATM Withdrawals & 10 per month FREE, Over 10 \$1 each  Point-of-Sale (POS) transactions  Loan and Share Transfers by MSR  S2 per transaction  Member to Member Transfers by MSR  Certified Check  Money Orders  Visa Gift Cards  FREE  Additional Cards  \$10  Per month FREE, Over 10 \$1 each  \$2 per transaction  \$3 per transaction  \$4 per transaction  \$4 per transaction  \$5 per transaction  \$6 per transaction  \$6 per transaction  \$7 per transaction  \$8 per transaction	Incorrect Address Locator	Up to \$15
Additional Cards \$5  Card Replacement \$10  Excessive Card Replacement (3 or more in 2 years) \$15  ATM Inquiries \$.50 each  ATM Withdrawals & 10 per month FREE, Over 10 \$1 each  Point-of-Sale (POS) transactions  Loan and Share Transfers by MSR \$2 per transaction  Member to Member Transfers by MSR \$2 per transaction  Certified Check \$1  Money Orders \$2  Visa Gift Cards \$2.95 each	PFCU Check Card/ATM	*
Card Replacement \$10  Excessive Card Replacement (3 or more in 2 years) \$15  ATM Inquiries \$.50 each  ATM Withdrawals & 10 per month FREE, Over 10 \$1 each  Point-of-Sale (POS) transactions  Loan and Share Transfers by MSR \$2 per transaction  Member to Member Transfers by MSR \$2 per transaction  Certified Check \$1  Money Orders \$2  Visa Gift Cards \$2.95 each	First 2 Cards	FREE
Excessive Card Replacement (3 or more in 2 years)  ATM Inquiries  \$.50 each  ATM Withdrawals & 10 per month FREE, Over 10 \$1 each Point-of-Sale (POS) transactions  Loan and Share Transfers by MSR \$2 per transaction  Member to Member Transfers by MSR \$2 per transaction  Certified Check \$1  Money Orders \$2  Visa Gift Cards \$2.95 each	Additional Cards	\$5
Excessive Card Replacement (3 or more in 2 years)  ATM Inquiries  \$.50 each  ATM Withdrawals & 10 per month FREE, Over 10 \$1 each Point-of-Sale (POS) transactions  Loan and Share Transfers by MSR \$2 per transaction  Member to Member Transfers by MSR \$2 per transaction  Certified Check \$1  Money Orders \$2  Visa Gift Cards \$2.95 each	Card Replacement	\$10
ATM Inquiries \$.50 each  ATM Withdrawals & 10 per month FREE, Over 10 \$1 each  Point-of-Sale (POS) transactions  Loan and Share Transfers by MSR \$2 per transaction  Member to Member Transfers by MSR \$2 per transaction  Certified Check \$1  Money Orders \$2  Visa Gift Cards \$2.95 each	Excessive Card Replacement (3 or more in 2 years)	<u> </u>
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Point-of-Sale (POS) transactions  Loan and Share Transfers by MSR \$2 per transaction  Member to Member Transfers by MSR \$2 per transaction  Certified Check \$1  Money Orders \$2  Visa Gift Cards \$2.95 each	^	
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Member to Member Transfers by MSR\$2 per transactionCertified Check\$1Money Orders\$2Visa Gift Cards\$2.95 each	· · ·	\$2 per transaction
Certified Check\$1Money Orders\$2Visa Gift Cards\$2.95 each		
Visa Gift Cards \$2.95 each		
Visa Gift Cards \$2.95 each	Money Orders	\$2
·		\$2.95 each
Transaction fristory frintout \$1 per page	Transaction History Printout	\$1 per page

Account Reconciliation (per ½ hour)	\$25
Dormant Account Fee	\$15 per month
Statement Copies	\$3 per page
Rolled Coin	\$.10 per roll
Cash Order	\$.50 per \$1000
	(the first \$5000 per month is free)
Night Depository (Lost Key & Plastic Bags)	varies
eTransfer (Outbound)	\$3
eTransfer (Outbound cancelled)	\$2
Starter Checks (per page)	\$3