

## Summary of Account Services



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

## Summary of Account Services

TYPE OF ACCOUNT	MINIMUM OPENING DEPOSIT	MINIMUM DAILY BALANCE TO AVOID MONTHLY FEE	MONTHLY FEE
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### Checking Accounts

PFCU Checking	\$0	None	None
Kasasa® Cash Back Checking	\$0	None	None
Kasasa® Tunes Checking	\$0	None	None
Better Checking	\$0	\$1000	\$5
Senior Checking	\$0	\$500	\$5

### Savings and Money Market Savings Accounts

Regular Savings	\$5	None	None
Money Market Savings	\$0	\$2500	\$5
Higher Yield Savings	\$0	None	None
Vacation & Holiday Savings	\$0	None	None
IRA Savings	\$0	None	None

## Schedule of Fees and Charges

### ACCOUNT RELATED SERVICES

PFCU Electronic Bill Payer	
Enrolled Active User	FREE
Overnight Check Payments	\$15.00 each
Popmoney®	\$5.00 next day transaction \$4.00 3-day standard transaction Request Money - \$.99 per transaction
EZ Pay ( <i>online loan payment</i> )	FREE
Telephone Loan Payment by MSR	\$20
Non-Sufficient Funds	\$28 per item
Overdraft Privilege	\$28 per item
Check Orders	varies
Check Cashing ( <i>member</i> )	\$5 each
Check Cashing ( <i>non-member</i> )	\$10 each
Check Copies	\$ 3
Manual Processing Fee	\$10
Stop Payment ( <i>ACH transaction</i> )	\$15
Stop Payment on Check	\$10
Stop Payment on Series of Checks	\$12
Over the Counter Withdrawal ( <i>\$500 &amp; under</i> )	\$2
Deposit Returned Unpaid	\$15
Foreign Deposit Item	\$25
Return Loan Payment	\$28
Wire Transfers	
Outgoing, Domestic	\$20
Check Card/ATM	
First Card	FREE
Card Replacement	\$10
Excessive Card Replacement ( <i>3 or more in 2 years</i> )	\$15

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ATM Inquiries	\$ .50 each
ATM Withdrawals & Point-of-Sale (POS) transactions	10 per month FREE, Over 10 \$1 each
Loan and Share Transfer 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
Transaction History Printout	\$1 per page
Account Reconciliation (per 1/2 hour)	\$25
Bad Address Fee	\$10
Escheat Locator Service	\$100
Incorrect Address Locator	Up to \$15
Dormant Account Fee	\$15 per month
Statement Copies	\$3 per page
eTransfer (Outbound)	\$3
eTransfer (Outbound cancelled)	\$2
Starter Checks (per page)	\$3
Safe Deposit Box Rental (10" x 10")	\$125 per year
Rental (5" x 10")	\$75 per year
Rental (3" x 10")	\$50 per year
Rental (5" x 5")	\$40 per year
Inventory	\$40 per hour
Lost Keys or Change of Lock	\$20
Drilling	\$150
Late Fee (after 30 days past due)	\$10 per occurrence