



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
Better Checking	\$0	\$1000	\$5
Senior Checking	\$0	None	\$0

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
Health Savings	\$50	None	None
IRA Savings	\$0	None	None

Schedule of Fees and Charges

ACCOUNT RELATED SERVICES

PFCU Electronic Bill Payer	
Enrolled Active User	FREE
Expedited Payments	\$15.00 each
EZ Pay (<i>online loan payment</i>)	FREE
Guest EZ Pay	\$2.95
Telephone Loan Payment by MSR	\$4.95
Skip A Payment	\$30 per skip
Non-Sufficient Funds	\$28 per submission
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
Deposit Returned Unpaid	\$15
Foreign Deposit Item	\$25
Return Loan Payment	\$28
Wire Transfers	
Outgoing, Domestic	\$25
Check Card/ATM	
First Card	FREE
Card Replacement	\$10
Excessive Card Replacement (<i>3 or more in 2 years</i>)	\$15

ATM Inquiries	\$.50 each
ATM Withdrawals & Point-of-Sale (POS) transactions	15 per month FREE, Over 15 \$1 each
ATM Withdrawals at PFCU Locations	Unlimited, FREE
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, Accounts inactive for over 12 months with a balance less than \$500
Statement Copies	\$5 per statement
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
Visa International Fee	1% of the amount of any transaction processed by a merchant located outside of the US.