

Account Service Fees

Items Sent for Collection Fee	\$30.00 per item
Wire Transfer Fee (outgoing)	\$25.00 per transfer
Incoming Wire Fee	\$5.00
International ACH Fee.....	\$5.00 per transaction
Teller's Check (payable to non-members)	\$5.00 per check
Teller's Check (payable to members)	\$1.00 per check
Teller's Check (Shared Branch purchase).....	\$5.00 per check
Money Orders	\$2
Arbitration/Account Research Fee	\$25.00 per hour
Electronic Cash Management.....	\$15.00 verbal; \$5.00 internet
Statement Copy/Account Activity Fee	\$5.00 each
Deposited Item Return Fee	\$35.00 per item
Legal Process Fee	\$100.00 per item
Telephone Transfer Fee	\$5.00 per transfer
Telephone Balance Inquiry.....	\$5.00 per inquiry
Account Closure Fee	\$10.00 (less than 90 days)
Account Reinstatement Fee.....	\$10.00 per account
Return Mail	\$10.00
Bad Address Fee	\$5.00 per month
Check Cashing Fee	\$3.00 if less than 50% is deposited
Cash Advance Fee	\$3.00
Verification of Deposit	\$25.00 per verification
Signature Guarantee.....	\$5.00 per guarantee
Advance on Line of Credit.....	\$20.00 per advance
Relationship Fee.....	\$5.00 per month (Without any other account types or loan services after 12-months non-activity)
Account Reconciliation Fee	\$25 per hour
Cross Account Transfer.....	\$5.00 per transfer
Check by Phone (non audio)	\$10 per item
Card Rush.....	\$35.00

Savings Account Fees

Share Savings Account Minimum Balance.....	\$5.00 per month if minimum not maintained
Share Savings \$100 Account Withdrawal	\$5.00 per withdrawal, by check or mail
Christmas Club Early Withdrawal Penalty.....	\$5.00 per withdrawal
Vacation Club Withdrawal Penalty	\$5.00 per withdrawal after two (2) per year

Checking Account Fees

Overdraft Transfer Fee.....	\$5.00 per transfer
NSF/Courtesy Pay/Overdraft Privilege Fee.....	\$35.00 per item
Returned Item Fee	\$35.00 per item
Stop Payment Fee	\$35.00 per item
Check Order Fee	Prices may vary depending upon style
Temporary Checks.....	\$5.00 per order
Service Charge	\$10.00 per month (grandfathered accounts)
Depositing Check Returned Unpaid.....	\$35.00 per item if principal owner wrote the item
Currency Orders	\$2.50 per \$1,000.00 - \$10.00 Minimum
Deposited Check Returned Unpaid.....	\$12.00 per item (Business Accounts Only)
Up to 250 items free monthly transaction items	\$0.22 per item over 250 (Business Accounts Only)
Check Clearing Inquiry.....	\$1.00 per 3 checks
Check Copy	\$5.00 per copy
Non-Standard Rejected Check	\$2.00 per check
Money Market Excessive Withdrawal	\$5.00 per withdrawal after 3 per month

Electronic Funds Transfer Fees

Card Replacement Fee.....	\$10.00 per occurrence
Check Card Denial Fee	\$2.00 per denial
Check Card Balance Inquiry Fee	\$1.00 per inquiry
Check Card Transaction Fee	\$1.00 per transaction
ACH Origination Fee.....	\$4.00 per item
Same Day ACH	\$15.00 per item
Stop Payment Fee	\$35.00 per item
Non-Proprietary ATM Withdrawal.....	\$2.00 per withdrawal
NSF on Pre-Authorized EFT	\$35.00 per item

VISA Gift Card Fees

VISA Gift Card	\$5.00 per card
VISA Reloadable Card	\$8.00 per card
Card Reload	\$4.95 per occurrence
Additional VISA Reloadable Card	\$2.95 per additional card
<i>Maximum of 3 Visa Reloadable Cards per member</i>	

Safe Deposit Box

3" x 5"	\$20.00 per year*
3" x 10"	\$30.00 per year*
5" x 10"	\$50.00 per year*
10" x 10"	\$90.00 per year*
Key Deposit	\$25.00 (refundable)
<i>*25% Discount for Members 55 Years and Over</i>	

Business Checking Account Fees

Minimum Balance	\$15.00 per month if min. balance is not maintained
Non-truncated Account.....	\$25.00 per month
NSF.....	\$35.00 per Item
Courtesy Pay	\$35.00 per Item
Returned Item	\$35.00 per Item
Stop Payment	\$35.00 per Item
Check Printing.....	Prices vary depending upon style
Checking Account Check Clearing Inquiry	\$1.00 for 3 checks
Checking Account Check Copy	\$5.00 per Copy
Checking Account Nonstandard Rejected Check.....	\$2.00 per Check
Checking Account Temporary Check	\$2.00 per 10 temporary checks
Overdraft Protection	\$5.00 per Nightly cycle
Checking Accounts Closed (Within 180 Days)	\$25.00 Per Occurrence
Collection	\$30.00

The rates appearing in the Schedule are accurate and effective for accounts as of the Last Dividend Declaration Date indicated on this Rate and Fee Schedule. If you have any questions, please call Priority Trust Credit Union at 713-970-6200.

