

GENERAL SERVICES:

Close Account (Within 6 Months)	\$10.00
Reopen An Account (Within 6 Months)	\$25.00
Excess Share Withdrawals (First 3 Per Month Free-Savings Only)	\$5.00 /ea
Account Reconciliation and Research	\$25.00 /hr
Copies	\$0.50 /page
Copy of Statements (Free E-Statement available)	\$5.00 /page
Collection Item	\$30.00 /ea
Returned Deposited Item	\$15.00 /ea
Self to Self Returned Item Fee	\$40.00 /ea
Check Payable to a Third Party at Your Request (Free w/Active Checking Account*, CD, MMKT or Loan)	\$5.00 /ea

Wire Transfer - Domestic	
Incoming	FREE
Outgoing	\$25.00 /ea
Wire Transfer - Foreign	
Incoming	FREE
Outgoing	\$35.00 /ea
Money Orders	\$2.00 /ea
Check Encashment (Waived with Active Checking Account*, CD, MMKT, or Loan)	3% ****
Dormant Account Fee (Inactive for 1 Year, Waived with CD, MMKT,IRA,Loan or <18 Age)	\$5.00 /mo
Savings Balance Less Than \$100 (Fee Waived With Active Checking Account*, CD, MMKT, Loan or <18 Age)	\$5.00 /mo
Locator Fee - Annual (Missing/Incorrect Address)	\$5.00 /ea
Notary Service (Free For PCCU Documents except Mobile Lending Services)	\$10.00 /document
Escheatment Fee	\$2.00 /yr
Levy/Garnishment	\$50.00 /ea
Corporate Check Stop Payment, Renewal or Release (Must Purchase Indemnity Bond)	\$30.00 /ea
Check Replacement	\$30.00 /ea
Verification of Account/Deposit to 3rd Party	\$30.00 /ea
Early Withdrawal Fee for Installment Savings	\$10.00 /ea
VISA Gift Card	\$3.95 /ea
FI Transfer (Outgoing Only, Free Incoming)	\$1.00 /ea

CHECKING SERVICES:

Check Stop Payment, Renewal, Release	\$30.00 /ea
Courtesy Pay Privilege Overdraft Fee	\$30.00 /ea
Photocopy of Paid Check	\$5.00 /ea
Temporary Checks - 4 Per Page (Free For New Accounts, Limit 2 Pages)	\$2.00 /page
Check Printing	Varies
ACH Stop Payment/Revoke	\$30.00 /ea
Non-Sufficient Funds	\$30.00 /ea
Advantage Checking Fee	\$7.00 /mo
Fresh Start Checking	\$10.00 /mo
Basic Checking Fee (Waived With 1 Transaction Per Month or CD, MMKT, Loan, >\$1,000 DAB, or< 18 Age)	\$5.00 /mo
Premier Checking (No longer offered for new accounts)	\$10.00 /mo
Interest Checking Minimum Balance Less Than \$1,500	\$10.00 /mo
Diamond Checking Minimum Balance Less Than \$15,000	\$25.00 /mo
College Checking	\$0 /mo
Student Or High School Checking	\$0 /mo

PREMIER E-BILL PAYER:

User Fee (Free with Active Bill Pay Service****)	\$5.00 / 30 days
Insufficient Funds (NSF)	\$30.00 /ea
Stop Payment	\$30.00 /ea
Copy of Paid Item	\$30.00 /ea

ATM/ DEBIT CARD SERVICES:

ATM Withdrawal In CO-OP Network ATMs	FREE
Non CO-OP Network ATM Usage (Each Withdrawal, Inquiry, and Transfer Count as Single Transaction)	\$2.00 /ea
ATM/ Debit Based Courtesy Pay Fee	\$30.00 /ea
Signature Based Point of Sale NSF/Courtesy Pay Fee	\$30.00 /ea
Lost/Stolen/Damage Card Replacement	\$10.00 /ea
Card Rush Order	\$25.00 /ea
PIN Replacement	\$10.00 /ea
Copy of Point of Sale Draft/ATM Transaction	\$15.00 /ea
ATM Deposit Error/Empty Envelope	\$30.00 /ea
ATM Card Maintenance Fee (Waived with 12 Debit Card Purchase Transactions Per Month or one of the following accounts: Premier Checking, Advantage Checking, Student Checking, High School Checking, College Checking. Also waived for members less than 18 or greater than 65.)	\$1.00 /mo

MONEY MARKET SHARE ACCOUNT:

Excessive Withdrawal Fee (Exceeds 3 Per Month)	\$5.00 /ea
Re-Opening Fee (Closed Within 6 Months)	\$25.00
Money Market Minimum Balance Less Than \$2,500	\$10.00 /mo
Diamond Money Mkt Minimum Balance Less Than \$25,000	\$25.00 /mo

CERTIFICATE ACCOUNTS

Early Withdrawal Penalty for Certificates 12 months and under is 3 months of dividends.
Early Withdrawal Penalty for Certificates over 12 months is 6 months of dividends.
Early Withdrawal Penalty may exceed the dividends that have been earned.
Withdrawal Penalty for Certificates is waived upon the death of the member/owner.

IRA ACCOUNTS:

IRA Transfer Fee	\$30.00 /ea
IRA Custodial Fee (Fee Waived with IRA Share or IRA Certificate >\$1,999.99)	\$5.00 Yr

SAFE DEPOSIT BOXES:

	Annual	Senior's
Size	Fee	Annual Fee***
2 x 5.5	\$ 25.00	\$ 20.00
3 x 5.5	\$ 35.00	\$ 25.00
3.5 x 5.5	\$ 40.00	\$ 30.00
4 x 5.5	\$ 45.00	\$ 35.00
5 x 5.5	\$ 60.00	\$ 40.00
3 x 11.53	\$ 70.00	\$ 50.00
5 x 11.55	\$ 120.00	\$ 85.00
10 x 11.51	\$ 230.00	\$ 180.00
Refundable Key Deposit.....	\$ 10.00	
Lock Change Due to Loss of Single Key.....	\$ 75.00 /ea	
Loss of Both Keys or Forcible Entry.....	\$ 75.00 /ea	

(Plus Actual Cost Of Drilling)

1st DEED MORTGAGE LENDING FEES:

Application Fee	\$795.00
Mobile Notary Fee	\$175.00
Please Refer to Good Faith Estimate Provided During Application Processing.	

2ND DEED MORTGAGE LENDING FEES:

Mortgage Application Fee	
2nd Deed Mortgage	\$795.00
HELOC	\$795.00
Tax Tracking	Included
Real Estate Credit Report Fee	Included
Flood Certification Fee	Included
Documentation Fees	Included
Real Estate Loan Late Fee	5% of monthly loan payment
Mortgage Payoff Demand Fee	\$30.00
Subordination Fee	\$100.00
Mobile Notary Fee	\$175.00
Recording Fee/Deed Release Fee/Title Charges	Varies
Appraisal Fee	Varies

CONSUMER LOAN LENDING FEES:

Private Party DMV Processing Fee	\$50.00
Existing CU Loan Refinance Fee	\$200.00
Duplicate Title Fee	\$19.00 /ea
Copy of Loan Document	\$2.00 /page
Loan Payment Returned Item	\$15.00 /ea
Inactive L.O.C. (Inactive For 1 Year)	\$10.00 /yr
Courtesy Pay Overdraft L.O.C. Transfer Fee	\$10.00 /ea
Consumer Loan Late Fee	\$10.00 /mo
Skip-a-Pay Privilege (Restrictions Apply)	\$25.00 /ea

VISA FEES:

Late Payment Fee	\$10.00 /mo
Returned Check Fee	\$15.00 /ea
Replacement Card Fee	\$10.00 /ea
Card Rush Order Fee	\$25.00 /ea
Document Copy Fee	\$5.00 /page
Foreign Transaction Fee	1%
Cash Advance or Balance Transfer Fee	1%
Annual Fee - Fresh Start Visa	\$25.00 /yr

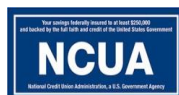
*Active Checking requires at least 5 Separate/Unrelated Transactions

** DAB - Daily Average Balance

***60 Years or Older

****Rounded up to the nearest whole dollar

*****Active Bill Pay requires at least 1 Bill Payment every 30 days from enrollment date



Federally Insured by NCUA



NMLS # 789516

Your Savings is Federally Insured to at Least \$250,000 and is backed by the Full Faith of the United States Government