

**Public Service Federal Credit Union Schedule of Fees.
February 8, 2016**

MEMBERSHIP

Membership fee.....Five (5) Shares..... \$25.00

ALL ACCOUNTS

Address change by member..... No charge
Bad address Fee- per statement Period..... \$5.00

DOCUMENT CONVENIENCE

Photocopy fee (per page)..... \$1.00
Fax service fee (per page)..... \$1.00
Send documents by overnight mail..... Actual Charge
Notary Public- member—limited..... no charge
Early closing fee (within 6mos of open)..... \$10.00
Inactive member (after 12 mos – (Dormant) monthly..... \$5.00
Return dormant letter..... \$5.00
Statement returned undeliverable (per month)..... \$5.00
IRA application fee..... no charge
IRA transfer fee (to another institution)..... \$25.00
Levies, Garnishment, etc (per document)..... \$25.00

RETURN TRANSACTIONS

NSF fee (check or ACH)..... \$30.00
UCF fee check or ACH)..... \$30.00
Statement copy..... \$5.00
Copy of check..... \$5.00
Return check fee.....\$30.00
Account history (since last statement)..... \$5.00
Account Reconciliation. (per hour)..... \$20.00
Stop payment fee corporate and personal..... \$20.00
Stop payment fee (series of checks).....\$25.00
Stop payment fee (removal)..... \$10.00
Club account withdrawal..... \$10.00
Late payment fee (each loan over 7 days)..... \$25.00
Issue CUNA Insurance..... \$25.00

OTHER

Reference letter (each).....	\$20.00
Replacement of lost or stolen debit card.....	\$10.00
Outgoing wire fee.....	\$25.00
Outgoing foreign fee.....	1%
More than 10 ATM cash withdrawals in 1 month	\$1.00 per transaction

Money Market Accounts

**More than 5 transactions (withdrawals and transfers) per month
\$5.00 per transaction**

Eschew money to the state for dormant account \$150.00 plus any additional third party expenses associated with the turnover

**Frank C. Bell, Jr.
Secretary**

Reviewed 6/10/13

Revised 05/19/14

Reviewed 2/8/16