

# PALCO Federal Credit Union FEE SCHEDULE

## SHARE DRAFT CHECKING ACCOUNT:

Automatic overdraft transfer: .....	No Fee (6 per month)
Non-sufficient funds (NSF): .....	\$25.00/item
Stop payment (per draft or consecutive range of drafts) .....	\$25.00/request
Bill Payment stop payment: .....	\$25.00/request
Copy of check (including Money Market): .....	\$1.00/item (past 6 months)
Copy of check/Rush order (including Money Market): .....	\$2.00/item (over 6 months)
Overdraft Privilege: .....	\$25.00/item
Trust Accounts: .....	\$150 attorney fee

## ELECTRONIC FUNDS TRANSFER (EFT)

ACH withdrawal NSF: .....	\$25.00/item
ACH stop payment: .....	\$25.00/item
ATM withdrawal: .....	First 8 free/month
ATM withdrawal after first 8/mo: .....	\$1.00/transaction
ATM Card replacement (Lost): .....	\$10.00/card
Debit Card replacement (Lost/Damaged): .....	\$10.00/card
Credit Card replacement (Lost): .....	\$10.00/card
Instant Issue Debit Card: .....	\$10.00/card
Card replacement RUSH order (ATM/Debit and/or Credit): .....	\$30.00/card
Any transaction resulting in NSF: .....	\$25.00/item
Overdraft Privilege: .....	\$25.00/item
Regulation D Excess Transaction Fee .....	\$25.00/item

## OTHER SERVICES:

Wire transfer (outgoing) Domestic: .....	\$30.00/transfer
Certified check/ Cashier's Check: .....	\$5.00/check
Account reconciliation: .....	\$10.00/hour
Statement copy: .....	\$1.00/page
Deposited item return: .....	\$25.00/item
Express mail: .....	Credit Union's cost
Faxing service: .....	\$1.00/page
Reconciling of any money market account by the credit union for a member: .....	\$10.00/hour
Go below minimum \$100.00 check written, cash withdrawals or transfers on money market: .....	\$5.00 each time
Paper Statement Fee .....	\$1.00/month
Dormant Account (after 13 mos. of dormancy status): .....	\$5.00/month
Bad address fee: .....	\$5.00/month
Mail returned from post office due to address change:.....	\$1.00
VISA® gift cards: .....	\$3.00 ea. (minimum value/card is \$20)
Subordination Agreement: .....	\$25.00
Guaranteed Asset Protection (GAP) Insurance: .....	\$399
MasterCard® Debit Card International Interchange Fee: Any fee(s) incurred will be passed onto the cardholder as assessed by MasterCard®.	
PA ELT Fee: .....	\$5.00
PennDot MV38L Fee: .....	\$78.00
HELOC Application Fee: .....	\$200.00
Home Equity Fixed Rate Loan Application Fee: .....	\$400.00
Copy of Mobile RDC (Remote Deposit Capture) Check .....	\$5.00/check

*(All fees and charges are subject to change without notice as determined by the PALCO Board of Directors.)*

**Effective Date: October 1, 2018**