

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:	\$50 attorney fee (\$150 effective 10/1/18)

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
Card replacement (Lost Debit and/or Credit):	\$10.00/card
Card replacement RUSH order (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:	\$25.00/transfer (\$30/transfer effective 10/1/18)
Certified check/ Cashier's Check:	\$5.00/check
Travelers checks:	Discontinued
Travelers checks for two:	Discontinued
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:	\$150.00 (\$200 effective 10/1/18)
Home Equity Fixed Rate Loan Application Fee:	\$400.00
Copy of Mobile RDC (Remote Deposit Capture) Check	\$5.00/check (effective 10/1/18)

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

Effective Date: July 24, 2018