

markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date. The exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

A fee of 1.00% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all foreign transactions, including purchases, cash withdrawals and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, with the exception of U.S. military bases, U.S. territories, U.S. embassies or U.S. consulates.

10. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

11. RATES — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

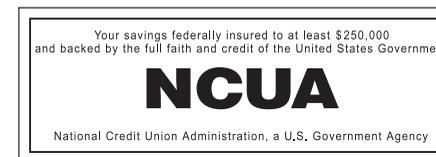
SCHEDULE OF FEES AND CHARGES	
GENERAL FEES	
Account Activity Printout	\$1.00/Printout
Account Closure	\$20.00 if account closed within 90 days
Account Reconciliation/Research	\$15.00/Hour and \$15.00 minimum charge
Business Banking Bag	\$5.00/Each additional bag
Check Copy	\$3.00/Check
Dormant Account *	\$20.00/Quarter after 1 year(s)
Garnishment/Levy	\$50.00
Money Order	\$3.00/Money Order
Official Check	\$5.00/Official Check
Photocopy/Fax	\$1.50/Page
Returned Mail	\$5.00/Item returned
Statement Copy	\$3.00/Copy
Wire Transfer	
Domestic Incoming	\$10.00/Transfer
International Incoming	\$15.00/Transfer
Wire Transfer	
Domestic Outgoing	\$25.00/Transfer
International Outgoing	\$35.00/Transfer
Outgoing Collection Item	\$25.00/Item
Paper Statement Mailing	\$2.00/Statement
Foreign Item Check Processing	\$25.00/Item
Foreign Currency Order	\$10.00 + Shipping

GENERAL FEES (continued)	
Member Check Cashing	\$5.00/Check (Included with Secure Checking)
Escheated Account	\$125.00/Account
Membership Enrollment	\$5.00/New Savings Account
Second Chance Account (Re-Open)	\$5.00 if reopened within 6 months
Returned Item due to NSF	\$35.00/Item (for each submission/resubmission) refer to Section 7 for details
Stop Payment	\$30.00/Request
ACH Stop Payment	\$30.00/Request
Deposit Return Item	\$30.00/Item Member Originated \$15.00/Item Third Party
Reprocessing	\$5.00/Item
EFT FEES	
Card Replacement	\$7.00/Card
Custom Image Debit Card Add or Replace	\$7.00/Card
PIN Change	\$3.00/Change member must initiate
Reprocessing	\$5.00/Item
Credit/Debit Card Rush Processing	\$50.00/Card
ONLINE BILL PAY FEES	
Consumer and Business Bill Pay	Free (Additional charge for member requested items)
Bill Pay Reactivation	\$5.00
Written Correspondence to Payee	\$10.00
Per Proof of Payment not Necessitated by a Dispute	\$10.00
Payments Returned Due to Member Error	\$5.00
Pop Money	1 Day - \$0.95/Payment 3 Day - No Charge
Overdraft	\$30.00 refer to Section 7 for details
Return Item	\$30.00 refer to Section 7 for details
Reprocessing	\$5.00/Item
Transfer Money	\$1.00/Transfer
SAVINGS ACCOUNT FEES	
IRA Savings	
Transfer Withdrawal	\$25.00
Closure	\$25.00
Holiday Club – Account Withdrawal	\$5.00/Withdrawal or account closure; refer to Section 6 for details

CHECKING ACCOUNT FEES	
Secure Checking	\$3.00/Month per Checking Account
Classic Checking – Account Withdrawal	Up to 15 Free Check withdrawals per month; \$0.50 each check thereafter
Money Market – Minimum Balance Service	\$15.00/Month if below minimum
Money Market – Exceeding Account Transfer Limitations	\$10.00/Item (for each submission/resubmission) refer to Section 6 for details
Business Checking	\$15.00/Month per Checking Account
Check/Share Draft Printing	Prices may vary depending upon style
Overdraft	\$30.00/Item (for each submission/resubmission) refer to Section 7 for details
Counter Checks	\$1.00/Each increments of 4
LOAN FEES	
Duplicate Lien Release	\$5.00/Request
Lien Subordination	\$250.00
Collateral Protection Insurance Placement	\$25.00/Policy Annually
Payment by Phone	\$4.95/Payment

* If your Share account drops below \$5.00 at any time, your account may be closed within 30 days. Any remaining monies may be returned or applied as a fee at the discretion of PCFCU.

Some fees may be subject to change without prior notice.



Effective 06/01/2021

LOANLINER

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The Credit Union Difference

Truth-in-Savings
Disclosure

Savings / Transactions
Accounts



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