

SCHEDULE OF FEES

Effective: October 1, 2011

SAVINGS	
Regular Savings	\$5 Minimum Balance, \$1 membership fee (if dormant for 2 or more years, \$5 will be charged per month)
Deposited Checks Returned	\$30 per check
IRA	\$10 Minimum Balance, No Service Fee
Savings Certificates	\$1000 minimum Balance, No Service Fee
Trust Accounts	\$5 minimum Balance, No Service Fee

CHECKING/PHFCU Online Bill Payment	
Checking Accounts	\$20 Minimum Deposit. No monthly service fee
PHFCU Online	
Home Banking	Free
Bill Payment	Free
E-Statements	Free
Other Checking Related	
Copy of Checks	\$3 per check
Non-Sufficient Funds (NSF) Transfer	\$3 per check
Checks Returned or Paid Against	\$30 per check
Non-Sufficient Funds	\$30 per check
Stop Payment Order	\$30 per hour
Statement Reconciliation	\$25 per check
Deposited Checks Returned	\$25 per check
Check Printing	Depending on styles of check ordered
Check Cashing- Members	Free
PHFCU Checks	
Teller Checks	1 free per day, \$5 each thereafter
Teller Checks- Classic Club	2 free per day, \$5 each thereafter

Coin Deposits	
Rolls	5 rolls of coins per day are free and thereafter \$0.25 per roll
Coin Machine-Member	Fee for the first \$100 waived; thereafter 10%
Coin Machine-Non-Member	10%

Other Services	
Travelers Checks	None
Money Orders	1 free per day, \$2 each thereafter (\$1000 maximum per).
Money Orders for Classic Club	2 free per day, \$2 each thereafter (\$1000 maximum per).
Direct Deposit/Allotments	None

Automated Teller Machine (ATM)	
Premier Cash Card and/or PHFCU Debit MasterCard	First 5 transactions per month are free. Thereafter, \$1 for withdrawals and/or denials and \$1.00 for transfers and/or balance inquiries
Non-Network Transactions	\$1
Withdrawals from ATM's which result in an overdrawn condition	\$30 per withdrawal

Wire Transfers of Funds (Western Corporate FCU)	
Incoming Domestic	Free
Outgoing Domestic	\$30
Incoming Foreign	Free
Outgoing Foreign	\$50
Classic Club	
Incoming Domestic	Free
Outgoing Domestic	\$20
Incoming Foreign	Free
Outgoing Foreign	\$40

Request for Statement or Account History	
Account History	\$3 per page
Statement (Microfilm Copy)	\$3 per page
Electronic Funds Transfer/ACH	
Non-Sufficient Funds Transfer (Item Paid)	\$3 per item
Non-Sufficient Fund (Item Paid)	\$30 per item
Stop Payment Order	\$30 per item
Overdraft Privilege	\$30 per item

Notary (Legal Limit)	
Jurat/Oath	
1st Copy & 4 Duplicates	\$5
Additional Duplicates	\$2.50
Acknowledgement	
1st Copy & 1 Duplicate	\$5
Additional Duplicates	\$2.50

Legal and Other Services	
Account Reconciliation per hour	\$25
Account Research per hour	\$25
Services of Legal Process	\$50 each
Backup Withholding	\$50
Garnishment	\$50
Levy	\$50
Subpoena	\$50
Bad Address Locator Fee	\$5 per incident

Emergency Services	
Stop Payment Order on Credit Union Check (Lost or stolen checks only)	\$30 per stop
Replacement (lost) ATM/Debit Card	\$10 per card

Abandoned Accounts	
Special Handling of Abandoned Accounts	\$30 each
Closing an Account that has been open for less than 6 Months	\$30