

FEE SCHEDULE



We appreciate your membership to Prime Financial Credit Union and will continue providing you with personalized, innovative and convenient products and services. This fee schedule establishes certain conditions by which fees and charges will be assessed to your account(s) at Prime Financial Credit Union as of July 1, 2019. This schedule is incorporated as part of your account agreement with Prime Financial Credit Union.

GENERAL CHECKING FEES

ATM Withdrawal Fee (over allowed limit).....	\$ 2.00	per transaction
Checking Printing.....	Cost of Checks	
Draft Copy.....	\$ 5.00	per draft
Overdraft Fees		
Overdraft by Transfer.....	\$ 6.00	per item
Prime Privilege Fee.....	\$ 35.00	per occurrence per item
Overdraft by Debit.....	\$ 35.00	per occurrence per item
Returned Item NSF Fee.....	\$ 35.00	per occurrence per item
Paid Collection Item.....	\$ 30.00	per item

SHARE FEES

ATM Withdrawal (2 free per month).....	\$ 2.00	per transaction
Cash's Kids Club (3 free per month).....	\$ 10.00	per withdrawal
Christmas Club.....	\$ 10.00	per withdrawal
Lil' Savers Club (3 free per month).....	\$ 10.00	per withdrawal
Reg. D Violation (excessive transfers).....	\$ 15.00	per transaction
Savers Club (3 free per year).....	\$ 10.00	per withdrawal
Share Savings (4 free per month).....	\$ 5.00	per withdrawal
Student Club (3 free per month).....	\$ 10.00	per withdrawal
Summer Spending.....	\$ 10.00	per withdrawal

ATM/DEBIT CARD FEES

Empty Envelope Deposit.....	\$ 50.00	per envelope
International Pass Thru (as credit or debit).....	1% of transaction	
Pin Change Request.....	\$ 3.00	per request
Replace ATM/Debit Card.....	\$ 10.00	per item
Replace ATM/Debit Card (if card is returned).....	\$ 5.00	per card
Rush Replacement Card.....	Shipment cost	
Savings Only Debit Card Monthly.....	\$ 1.00	per card

SERVICE FEES

Account History Printout.....	\$ 3.00	per page
Account Reconciliation.....	\$ 15.00	per ½ hour
ACH Origination, Non-Recurring.....	\$ 10.00	per transaction
ACH Payroll Access.....	\$ 35.00	per account
Cash Advance – Non-PFCU Cards.....	\$ 10.00	per transaction
<i>(greater of 1% of cash advance amount or minimum \$10.00)</i>		
Cashier's Check.....	\$ 5.00	per item
Cashier's Check Reissue.....	\$ 25.00	per item
Check Cashing.....	\$ 5.00	per check
<i>(saving balance < \$100.00 with no added services)</i>		

Closed Membership (within 90 days).....	\$ 20.00	
Closed Checking Account (within 90 days).....	\$ 10.00	
Coin Processing (up to \$2,000 free processing).....	10% of monthly total coin	
Corporate Check (1 free per day).....	\$ 5.00	per item
Corporate Check "Not Used for Purposes Intended".....	\$ 25.00	per check
Damaged or Missing Drive-Thru.....	\$ 100.00	per tube
Domestic Wire Transfer.....	\$ 20.00	per transfer
Escheatment.....	\$ 50.00	
Fax Service Outgoing.....	\$ 10.00	per call
Garnishment and Tax.....	\$ 50.00	per item
Inactive Account.....	\$ 5.00	per month
<i>(no deposits or withdrawals for a 12-mo period with savings balance < \$250)</i>		
Incoming Wire.....	\$ 10.00	per wire
International Collections.....	\$ 50.00	per item
International Wire Transfer.....	\$ 65.00	per transfer
Money Order.....	\$ 5.00	per item
Post Office Address.....	\$ 3.00	per correction
Return Statement.....	\$ 5.00	per statement
Rolled Coin Purchase (2 free per day).....	\$ 1.00	per roll
Statement Copy.....	\$ 3.00	per statement
Stop Payment (all items).....	\$ 30.00	per item
Stop Payment (range of items).....	\$ 45.00	
VISA® Gift Card.....	\$ 3.00	per item
Western Union® Transfer.....	\$ 35.00	per item

PRIME ONLINE & PRIME MOBILE ACCOUNT ACCESS

Bill Pay Return Items.....	\$ 35.00	per item
Bill Pay Stop Payment.....	\$ 35.00	per item

IRA ACCOUNT FEES

Premature Withdrawal.....	\$ 35.00	per withdrawal
Transfer and/or Rollover Out.....	\$ 35.00	per withdrawal

BUSINESS FEES

Coin Processing.....	10% of monthly total coin
Small Business Service.....	\$ 10.00 per month
Large Business Checking.....	See us for quotes

NON-MEMBER FEES

Non-Member Coin Processing.....	10% of total coin
Non-Member On-U's Check Cashing.....	\$ 10.00 per check
<i>(greater of 3% of check amount or minimum \$10.00)</i>	

Limitations on Share Saving, Clubs, and Money Market Accounts

Federal Reserve Regulation D limits the total number of transfers made by check and telephone, online banking, overdraft protection and preauthorized transfers (including debit card purchases, automatic transfers and wire transfers) to six (6) per calendar month per Share Savings, Club and Money Market accounts. The Credit Union will impose a Reg. D Violation Fee of \$15.00 for each transaction exceeding these limitations.

Prime Financial Credit Union
 414.486.4500 | 800.835.9680 | primefinancialcu.org
 Federally insured by NCUA