



PioneerTM

FEDERAL CREDIT UNION

Service Charges & Fees

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| Automatic transfer from savings to checking (Fee will apply to the share being withdrawn from) | \$1.00 per overdraft |
| Overdraft protection per transaction (Line of Credit) | \$3.00 each |
| Temporary checks (Per sheet of 3) (Per sheet of 3) | \$3.00 sheet |
| Cashier's check | \$5.00 each |
| Money order | \$3.00 each |
| ID Safechoice identity theft protection (Applies to checking only. Ask for details.) | \$1.99 per month |
| Returned checks | |
| NSF (paid or returned) | \$30.00 |
| Courtesy coverage (paid) | \$30.00 |
| Other institutions | \$30.00 |
| Two-party checks | \$10.00 |
| ACH return item (paid or returned) | \$30.00 |
| Credit card | \$25.00 |
| Returned statement* (For incorrect address) | \$5.00 per month |
| Debit Cards | |
| Card replacement | \$5.00 |
| PIN replacement | \$3.00 |
| Surcharge | None |
| Overdraft | \$30.00 |
| Foreign transaction | 1% of each transaction in U.S. Dollars if the transaction involves a currency conversion. 0.8% of each transaction in U.S. Dollars if the transaction does not involve a currency conversion. |

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| Credit cards | |
| Card replacement | \$5.00 |
| PIN replacement | \$3.00 |
| Savings excessive withdrawal fee (Over 6 per month) (Does not apply to ATM) | \$2.00 per transaction |
| Verification of deposits | \$5.00 |
| Writs (court ordered instructions) Garnishments, levies, etc. | \$75.00 |
| Inactive account fee (Balance less than \$1000) (No activity for 6 months) | \$5.00 per month |
| Account activity printout | \$2.00 per page |
| Statement printout | \$5.00 per month |
| Account research (1 hour min.) | \$25.00 per hour |
| Balancing assistance (1 hour min.) | \$25.00 per hour |
| Stop payments (Valid for six months) | |
| Check | \$30.00 |
| ACH payment | \$30.00 |
| Series of checks | \$35.00 |
| Money order | \$30.00 |
| Wire transfer | |
| Outgoing | \$25.00 |
| Incoming wire | \$15.00 |
| Copy of check | \$2.00 |
| Collection item/foreign checks | \$35.00 |
| Below minimum balance: | \$10.00 per month |
| Money Market (Minimum balance \$2,500.00) (In excess of 3 checks cleared per month, \$10.00 each) | |
| IRA Money Market share (Minimum balance \$2,500.00) | |
| Health savings acct yearly admin fee | \$20.00 |
| IRA, Roth, Coverdell yearly admin fee (Fee waived with IRA Money Market share) | \$15.00 per IRA |
| IRA, Roth, Coverdell closing fee (If open less than 24 months) | \$25.00 |
| Fax service (Incoming or outgoing) | \$1.00 plus |
| Local: | |
| First page | \$2.00 |
| Each additional | \$1.00 |
| Long distance: | |
| First page | \$3.00 |
| Each additional | \$2.00 |
| Overseas: | |
| First page | \$5.00 |
| Each additional | \$3.00 |
| ATM fee (Non-credit union supported ATM) | \$1.50 per transaction |

All fees and rates subject to change by Board of Directors Action. Federally Insured by NCUA.

*Returned mail statement fee assessed if the member has not notified the Credit Union of address change.

P-DSCLR-01_10/2023