



# Pioneer<sup>TM</sup>

## FEDERAL CREDIT UNION

### Service Charges & Fees

Automatic transfer from savings to checking

(This fee will be applied to the share being withdrawn from) \$1.00 per overdraft

Overdraft protection per transaction \$3.00 each  
(Line of Credit)

Temporary checks (Per sheet of 3) \$3.00 sheet

Cashier's check \$5.00 each

Money order \$3.00 each

ID Safechoice identity theft protection \$1.99 per month  
(Applies to checking only. Ask for details.)

#### 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

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

#### 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.

<b>Credit cards</b>	
Card replacement	\$5.00
PIN replacement	\$3.00
<b>Savings excessive withdrawal fee</b>	\$2.00 per transaction
Over 6 per month (does not apply to ATM)	
<b>Verification of deposits</b>	\$5.00
<b>Writs</b> (court ordered instructions)	\$75.00
Garnishments, levies, etc.	
<b>Inactive account fee</b>	\$5.00 per month
Balance less than \$1000 and no activity for 6 months	
<b>Account activity printout</b>	\$2.00 per page
<b>Statement printout</b>	\$5.00 per month
<b>Account research</b> (1 hour min)	\$25.00 per hour
<b>Balancing assistance</b> (1 hour min)	\$25.00 per hour
<b>Stop payments</b> (valid for six months)	
Check	\$30.00
ACH payment	\$30.00
Series of checks	\$35.00
Money order	\$30.00
<b>Wire transfer</b>	
Outgoing	\$25.00
Incoming wire	\$15.00
<b>Copy of check</b>	\$2.00
<b>Collection item/foreign checks</b>	\$35.00
<b>Below minimum balance</b> – Money Market	\$10.00 per month
(minimum balance \$2,500.00)	
(in excess of 3 checks cleared per month, \$10.00 each)	
<b>Health savings acct yearly admin fee</b>	\$20.00
<b>IRA, Roth, Coverdell yearly admin fee</b>	\$15.00 per IRA
<b>IRA, Roth, Coverdell closing fee</b>	\$25.00
(if open less than 24 months)	
<b>Fax service</b> (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
<b>ATM fee</b> (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.