

SCHEDULE OF FEE'S AND CHARGES

Effective: August 1, 2010

DESCRIPTION	AMOUNT
Share/Savings Account Fees	
Returned Item Fee	\$35.00 per item
Stop Payment Fee	\$35.00 per item
NSF Fee	\$35.00 per item
Dormant Account Fee – after 12 months of inactivity	\$5.00 per month
Share Draft/Checking Account Fees	
Non Sufficient Funds Fee (NSF)	\$35.00 per item
NSF Courtesy Pay Fee	\$35.00 per item
Overdraft Transfer Fee	\$5.00 per item
Stop Payment Fee – per request	\$25.00 per item
CU Check Copy (MAC FCU)	\$5.00 per item
Copy of Share Draft (Check) Fee	\$5.00 per item
Visa Debit & Credit Card Fees	
Visa Debit & Credit Card Application Fee	\$10.00
PIN Number Replacement	\$5.00
Credit Card Late Payment Fee	\$35.00
Plastic Card Replacement Fee	\$10.00
Return Check Fee (NSF)	\$35.00
Investment Account Fees	
Early Withdrawal for both Certificates & IRA's Fee	
Up to \$2,999.00	\$30.00
\$3,000.00 and \$5,999.00	\$60.00
\$6,000.00 and over	\$90.00
Closed IRA Account Fee	\$25.00
Other Misc. Service Fees	
New Account Membership Fee	\$5.00
Account Closed within 90 days of opening	\$10.00
ACH Overdraft Transfer Fee	\$5.00 per item
ACH NSF Fee	\$35.00 per item
Check Cashing Fee (Shares less than \$100)	\$10.00
Cashiers or Certified Checks	\$10.00
Better Choice Loan Application Fee	\$25.00
Account Reconciliation/Research Fee	\$30.00 per hour
Third Party CU Check	\$5.00
Experian Credit Report Copy	\$5.00
Returned Mail Fee	\$5.00
Home Equity Loan Late Payment Fee	\$25.00
Home Equity Satisfaction Fee	\$125.00
Account History Print-Out	\$1.00
Faxed Account History	\$1.00
Statement Copy Fee per page	\$3.00
Money Orders – per item	\$1.00
Faxed Copies per page	\$1.00
ATM & POS NSF Fee	\$35.00
Garnishment/Levy/Subpoena Processing Fee	\$35.00
Verification of Deposit	\$10.00
Pay-off letters (faxed or mailed)	\$10.00
Escheat /Abandoned Account Fee	\$100.00
Vehicle Lien Recording Fee	\$10.00
Domestic Wire Transfer Fee – In Coming	FREE
Domestic Wire Transfer Fee - Out Going	\$20.00
VISA Credit Card Application Fee	\$10.00

This fee schedule discloses fees applicable to all share deposit accounts and all services offered by Pittsburgh Federal Credit Union. It is supplemental to your Membership and Account Agreement.