

SCHEDULE OF FEES AND CHARGES

Effective: June 1, 2015

DESCRIPTION	AMOUNT
Share/Savings and Share Draft/Checking Account Fees	
Membership Fee	\$5.00
Dormant Account Fee – after 12 months of inactivity	\$5.00 per month
Escheat /Abandoned Account Fee	\$100.00
Account Closed within 90 days of opening	\$10.00
Stop Payment Fee	\$35.00 per item
NSF	\$35.00 per item
NSF Courtesy Pay Fee	\$35.00 per item
ACH NSF Fee	\$35.00 per item
ATM & POS NSF Fee	\$35.00
Overdraft Transfer Fee	\$5.00 per item
ACH Overdraft Transfer Fee	\$5.00 per item
Copy of Check	\$5.00
Copy of Share Draft (Check) Fee	\$5.00
Foreign/Canadian Check Deposit/Return	\$25.00/\$60.00
First 50 Checks Free	N/A
Visa Debit & Credit Card Fees	
PIN Number Replacement	\$5.00
Plastic Card Replacement Fee	\$10.00
Credit Card Late Payment Fee	\$35.00
Return Check Fee (NSF)	\$35.00
Cash Advance Fee (member/non-member)	\$5.00-\$10.00
Investment Account Fees	
IRA & CD Early Withdrawal Fees	
Up to \$2,999.00	\$30.00
\$3,000.00 to \$5,999.00	\$60.00
\$6,000.00 and over	\$90.00
Closed IRA Account Fee	\$25.00
Loan Fees (if applicable)	
Better Choice Loan Application Fee	\$20.00
Experian Credit Report Copy	\$5.00
Pay-off letters (faxed or mailed)	\$10.00
Vehicle Lien Recording Fee-REFI vehicles only	\$73.00
Home Equity Satisfaction Fee	\$130.00
Drive-By Appraisal	\$295.00
Full-Appraisal	\$375.00
Property Report	\$80.00
Flood Certificate	\$25.00
Mortgage-Document Preparation	\$75.00
Mortgage Recording Service Fee	\$30.00
Property Report Bring Down	\$40.00
Coverage Protection Letter	\$100.00
Closing – Credit Union or Settlement Company Office/s	\$250.00-\$375.00
Prepayment Fee (Loan pay-off within 120 days of closing)	\$50.00
Home Equity Late Payment Fee	\$25.00
Mortgage Satisfaction (including Allegheny County fees)	\$155.00
Recording Fees (minimum)	\$78.50
Magistrate Collection Fee	\$36.00
Other Service Fees	
Check Cashing Fee (Shares less than \$100)	\$10.00
Cashiers or Certified Checks	\$10.00
Account Reconciliation/Research Fee	\$30.00 per hour
Third Party CU Check	\$5.00
Returned Mail Fee	\$5.00
Account History Print-Out	\$1.00
Statement Copy Fee per page	\$3.00
Money Orders – per item	\$1.00
Faxed Copies per page	\$1.00
Monthly Online Banking (waived if signed up for E-Statements)	\$1.00
Garnishment/Levy/Subpoena Processing Fee	\$75.00
Verification of Deposit	\$10.00
Domestic Wire Transfer Fee – In Coming	\$10.00
Domestic Wire Transfer Fee - Out Going	\$20.00
Over-the-Counter Bill Pay	\$1.75/item

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