



FEDERAL CREDIT UNION

FEE SCHEDULE

March 2016

GENERAL SERVICES

Cash Non-members Check	\$ 5.00
Deposit Verification	\$ 5.00
Statement Copies	\$ 2.00
Fax/Copy Fee – per page	\$ 2.00
History Printout per page – 1st 30 days free	\$ 2.00
Research Fee – per hour	\$30.00
Outgoing Wire Transfers	\$30.00
Outgoing Foreign Wire Transfers	\$35.00
Notary – non member	\$ 5.00
Account/Check Verification	\$ 5.00

CHECKING ACCOUNT FEES

Monthly Low Balance – if balance drops below \$100	\$ 1.00
Non-sufficient funds (NSF) – ACH or Draft	\$32.00
Stop payments	\$30.00
Deposit item returned	\$32.00
Check copies	\$ 5.00
Reconcilement of account (per hour)	\$30.00
Courtesy Pay Fee	\$32.00
Courtesy Pay Reinstatement Review Fee	\$35.00
Close Checking Account – without returning unused checks (Stop Payment)	\$30.00

ATM/DEBIT FEES

All ATM deposits are subject to applicable holds. Surcharge fees may apply and varies by machine.

Reissue of Card or PIN	\$5.00(1 st), \$10.00(2 nd), \$15.00(3 rd)
New Card Application Fee	FREE
Transfer Funds Between Accounts	\$ 0.75
ATM Monthly Fee	\$ 1.00
ATM Deposits or Withdrawals	\$ 0.75
Overdraft Fee	\$32.00
Rush Order Card or PIN	\$30.00
Debit Card Purchase without PIN (swipe and sign)	FREE
Debit Card Purchase with PIN (POS)	\$ 2.50

VISA Classic – 18%APR Gold – 12.5%APR

Classic Annual Fee	FREE
Gold Annual Fee – waived if balance transfer \$1,500 or more	\$20.00
Secured Annual Fee	\$35.00
Cash Advance Fee	2% or \$10min.
Late Payment Fee – after 10 days	\$30.00



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FEE SCHEDULE CONTINUED

Visa Statement Copy	\$2.00 per month
Over Credit Limit Fee	\$30.00
Inactivity Fee - inactive for one year	\$30.00
Payment Return Fee	\$30.00
Purchase Transaction Fee	FREE

MISCELLANEOUS

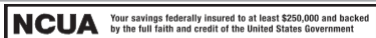
Audio Teller	FREE
Online Account Access	FREE
Mobile Banking	FREE
Bill Pay	FREE
Money Order or Official Check	\$ 1.00
Cashiers Check	\$ 3.00
Audio PIN Replacement	\$ 5.00
Telephone Assistance – per call	\$ 1.00
Dormant Account Fee – after 12 months no activity	\$5.00 per month
Rolled Coin – \$50 or more	10%
Overdrawn Closure Fee	\$35.00
Garnishment/Legal Order	\$50.00
Account Closed within 1 st 12 months	\$10.00
Undeliverable Address	\$5.00 per month
Christmas Club Withdrawal	\$3.00 each
Escheated Accounts	\$50.00
Mortgage Subordination	\$100.00
Service Center Fee – per visit	\$ 2.50
Single Service Fee	\$4.00 per month
For accounts without one of the following services: checking account, loan or credit card, certificate, or IRA on a single account	
IRA Closing – open less than one year	\$50.00

Check Cashing Fee – all checks are subject to holds according to credit union policy
There are many ways in which members can avoid paying the check cashing fee.

- *Maintain a compensating balance in your PFCU account
- *Maintain a balance on a PFCU loan or Visa
- *Visit a Credit Union Family Service Center (reduced fees apply)
- *Have Direct Deposit of your payroll (other account fees may apply)
- *Minors under the age of 18 are not charged

Checks in the amount of: \$0.00 - \$500.99 = \$2.00 per check
 \$501.00 - \$750.99 = \$3.00 per check
 \$751.00 and above= \$4.00 per check

PARKWAY FEDERAL
FEDERAL CREDIT UNION
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National Credit Union Administration, a U.S. Government Agency

Federally insured by NCUA.



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