

# Pathways Financial Credit Union

## Service Charges

| FREE Services                          |      |
|--|------|
| Online Banking                         | FREE |
| Mobile Banking                         | FREE |
| Text Banking                           | FREE |
| CU*Talk Telephone Banking              | FREE |
| Monthly E-statement                    | FREE |
| Electronic Account Alert(s)            | FREE |
| Premier Checking Account               | FREE |
| Swipe2Save Checking Account            | FREE |
| First Check Order (First 50)           | FREE |
| ATM/Debit Card                         | FREE |
| Debit Card RoundUP Savings Program     | FREE |
| \$10 Grace Overdraft                   | FREE |
| Pathways-owned ATM Access (Unlimited)  | FREE |
| First Four Non-Network ATM Withdrawals | FREE |

| Account Related Fees  |                   |
|---|-------------------|
| Phone Assisted Transaction and/or Inquiry   | \$2.00            |
| Statement Copy  | \$5.00            |
| Check Processing Fee  | \$5.00            |
| <i>*w/ aggregate savings less than \$100 or no existing loan relationship, excluding minors</i> |                   |
| Check Processing Fee (Non-Member)   | \$5.00            |
| Reg-D Savings Withdrawal Fee  | \$2.00            |
| <i>*In excess of six per month, excluding ATM or in-person</i>                                  |                   |
| Returned Mail and/or Statement  | \$4.00            |
| Account Verification  | \$5.00            |
| Christmas Club Early Withdrawal Fee   | \$10.00           |
| Account Research  | \$25.00/<br>hour  |
| Deposit Item Return Fee   | \$15.00           |
| Deposit Item Return Fee Own Account   | \$30.00           |
| International Deposit Item Return Fee   | Cost +<br>\$10.00 |
| IRA Annual Maintenance Fee  | \$8.00            |
| <i>*Waived with minimum aggregate balance of \$5,000</i>  |                   |
| Non-Sufficient Funds/Courtesy Pay (ACH, Debit, or Check)  | \$33.00           |
| <i>*Each occurrence</i>   |                   |
| Overdraft Transfer from Savings   | \$5.00            |
| Money Order   | \$2.00            |
| Corporate Check   | \$5.00            |

| Checking (Share Draft) Fees |                  |
|-----------------------------|------------------|
| Premier Checking            | FREE             |
| Fresh Start Checking        | \$7.00/<br>month |
| Swipe2Save Checking         | FREE             |
| Stop Payment                | \$25.00          |
| Check Copy                  | \$2.00           |

| Online Services Fees                      |                  |
|---|------------------|
| CU*EasyPay Online Bill Payment            | \$4.95/<br>month |
| <i>*Waived if one bill paid per month</i> |                  |

| ATM/Debit Card Fees             |        |
|---------------------------------|--------|
| Non-Network ATM Transaction Fee | \$2.00 |
| <i>*First four free</i>         |        |
| Replacement ATM/Debit Card      | \$5.00 |

| Wire Transfer Fees                   |         |
|--------------------------------------|---------|
| Incoming Wire Transfer               | \$10.00 |
| Outgoing Wire Transfer               | \$20.00 |
| Outgoing International Wire Transfer | \$50.00 |

| Dormant Account Fees  |                   |
|---|-------------------|
| Dormant Account – Per Suffix  | \$10.00/<br>month |
| <i>*No activity within last 12-months, aggregate savings of less than \$500, member is at least 19 years of age and no other account relationship</i> |                   |

| Legal Processing Fees                |         |
|--------------------------------------|---------|
| Garnishments/Levies/Records Subpoena | \$30.00 |
| Child Support Processing             | \$10.00 |
| Escheatment                          | \$50.00 |

| Business Account Fees  |                    |
|--|--------------------|
| <b>Basic Checking</b>  |                    |
| <i>No monthly maintenance fee. 50 free transactions per month. \$0.25 per transaction over 50.</i> |                    |
| <b>Organizational/Club Checking</b>  |                    |
| <i>No monthly maintenance fee. 50 free transactions per month. \$0.25 per transaction over 50.</i> |                    |
| <b>Plus Checking</b>   | \$8.00/<br>month   |
| <i>200 Free transactions per month. \$0.25 per transaction over 200</i>                            |                    |
| <b>Premium Checking</b>  | \$20.00/<br>Month* |
| <i>400 Free transactions per month. \$0.25 per transaction over 400</i>                            |                    |
| <i>*waived if aggregate average daily balance is \$7500 or greater.</i>                            |                    |
| Account to Account Transfer Service  | \$10.00/<br>month  |
| <i>Refers to transfers to other Financial Institutions</i>   |                    |
| Bill Pay   | \$10.00/<br>Month* |
| <i>*Organizational/Club Account not eligible for bill pay service.</i>                             |                    |

Please see reverse for additional fee information.

# Pathways Financial Credit Union

## Service Charges, Cont'd.

| Health Savings Account Fees                                    |             |
|--|-------------|
| Annual/Monthly Maintenance                                     | Free        |
| Enrollment   | \$5.00      |
| Debit Card Transactions (at merchant locations)                | Free        |
| ATM Cash Withdrawals (at Pathways owned ATM's)                 | Free        |
| Checks Written on Account                                      | \$0.50/ per |
| Replace Lost/Stolen Card (1 <sup>st</sup> replacement free)    | \$5.00      |
| Non-Sufficient Funds   | \$20.00     |
| Returned Deposit Item  | \$10.00     |
| Stop Payment on Check  | \$25.00     |
| Copies of Cleared Checks                                       | \$5.00      |
| U.S. Mailed Account Statements (e-statements are <i>FREE</i> ) | \$2.00      |
| Dormant Account (no deposit/withdrawal in 1 year)              | \$2.00      |
| Account Closure (if closed within the first 6 months)          | \$15.00     |

| Safe Deposit Box Fees  |                     |
|--|---------------------|
| Small box annual rental fee (3"x5"x24")                                      | \$20.00 + sales tax |
| Medium box annual rental fee (3"x10.25"x24")                                 | \$40.00 + sales tax |
| Large box annual rental fee (5"x10.25"x24")                                  | \$60.00 + sales tax |
| Extra-large box annual rental fee (10"x10"x24") – <i>Powerco branch only</i> | \$80.00 + sales tax |
| Box drilling fee – <i>both keys lost</i>                                     | \$130.00            |
| Key replacement fee – <i>one key only</i>                                    | \$20.00             |



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