

# 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
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
First Four Point-of-Sale (POS) PIN Transactions	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/ hour
Deposit Item Return Fee	\$15.00
Deposit Item Return Fee Own Account	\$30.00
International Deposit Item Return Fee	Cost + \$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/ month
Stop Payment	\$25.00
Check Copy	\$2.00

Online Services Fees	
CU*EasyPay Online Bill Payment	\$4.95/ 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
Point-of-Sale (POS) PIN Transaction Fee	\$0.25
<i>*First four free</i>	

ACH 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/ 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/ month
<i>200 Free transactions per month. \$0.25 per transaction over 200</i>	
<b>Premium Checking</b>	\$20.00/ 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/ month
<i>Refers to transfers to other Financial Institutions</i>	
Bill Pay	\$10.00/ Month*
<i>*Organizational/Club Account not eligible for bill pay service.</i>	

Please see reverse for additional fee information.

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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