



PioneerTM

FEDERAL CREDIT UNION

Business Account Service Charges & Fees

Overdraft Protection per Transaction (Line of Credit)	\$3.00 each
Temporary Checks	\$3.00 sheet
Cashier's Checks	\$5.00 each
Money Order	\$3.00 each
Returned Checks	
NSF	\$30.00
Other Institutions	\$30.00
Two-Party Checks	\$10.00
ACH Return Item	\$30.00
Credit Card	\$25.00
Unknown Address <small>(for incorrect address)</small>	\$5.00
<small>Returned mail statement fee assessed if the member has not notified the credit union of address change.</small>	
Paper Statement	\$5.00
<small>If the business member is using electronic services to access their account information and makes the decision to not enroll for electronic statements, a paper statement fee will be charged. If no electronic services are being used, a paper statement will be free.</small>	
Statement (duplicate copy)	\$5.00
Non-Member Check Cashing <small>(Pioneer or Cashier's Check)</small>	\$10.00
Writs <small>(Court ordered instructions)</small> <small>Garnishments, levies, etc.</small>	\$75.00
Account Activity Printout	\$2.00 per page
Account Research (1 hour min)	\$25.00 per hour
Balancing Assistance (1 hour min)	\$25.00 per hour
Stop Payments <small>(valid for 6 months per item)</small>	\$30.00
Series of Checks	\$40.00

Wire Transfer	
Outgoing Wire	\$25.00
Incoming Wire	\$15.00
Copy of Checks	\$2.00
Collection Item/Foreign Checks	\$35.00
Excess Withdrawal Fee for Savings	\$2.00 each item (6 free)
ATM Fee (non-credit union supported ATM)	\$1.50 per transaction

Debit Cards	
Card Replacement	\$5.00
PIN Replacement	\$3.00
Surcharge	None
Overdraft	\$30.00
Foreign Transaction	1% of each transaction in U.S. dollars if the transaction involves a currency conversion

Credit Cards	
Card Replacement	\$5.00

Fax Service (incoming and outgoing)	
<i>Local:</i>	
First Page	\$2.00
Each Additional	\$1.00
<i>Overseas:</i>	
First Page	\$5.00
Each Additional	\$3.00

All fees and rates subject to change by Board of Directors Action.

Federally Insured by NCUA.