



PioneerTM

FEDERAL CREDIT UNION

Service Charges & Fees

Automatic transfer from savings to checking (Fee will apply to the share being withdrawn from)	\$1.00 per overdraft
Overdraft protection per transaction (Line of Credit)	\$3.00 each
Temporary checks (Per sheet of 3) (Per sheet of 3)	\$3.00 sheet
Cashier's check	\$5.00 each
Money order	\$3.00 each
ID Safechoice identity theft protection (Applies to checking only. Ask for details.)	\$1.99 per month
Returned checks	
NSF (paid or returned)	\$30.00
Courtesy coverage (paid)	\$30.00
Other institutions	\$30.00
Two-party checks	\$10.00
ACH return item (paid or returned)	\$30.00
Credit card	\$25.00
Returned statement* (For incorrect address)	\$5.00 per month
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. 0.8% of each transaction in U.S. Dollars if the transaction does not involve a currency conversion.

Credit cards	
Card replacement	\$5.00
PIN replacement	\$3.00
Savings excessive withdrawal fee (Over 6 per month) (Does not apply to ATM)	\$2.00 per transaction
Verification of deposits	\$5.00
Writs (court ordered instructions) Garnishments, levies, etc.	\$75.00
Inactive account fee (Balance less than \$1000) (No activity for 6 months)	\$5.00 per month
Account activity printout	\$2.00 per page
Statement printout	\$5.00 per month
Account research (1 hour min.)	\$25.00 per hour
Balancing assistance (1 hour min.)	\$25.00 per hour
Stop payments (Valid for six months)	
Check	\$30.00
ACH payment	\$30.00
Series of checks	\$35.00
Money order	\$30.00
Wire transfer	
Outgoing	\$25.00
Incoming wire	\$15.00
Copy of check	\$2.00
Collection item/foreign checks	\$35.00
Below minimum balance:	\$10.00 per month
Money Market (Minimum balance \$2,500.00) (In excess of 3 checks cleared per month, \$10.00 each)	
IRA Money Market share (Minimum balance \$2,500.00)	
Health savings acct yearly admin fee	\$20.00
IRA, Roth, Coverdell yearly admin fee (Fee waived with IRA Money Market share)	\$15.00 per IRA
IRA, Roth, Coverdell closing fee (If open less than 24 months)	\$25.00
Fax service (Incoming or outgoing)	\$1.00 plus
Local:	
First page	\$2.00
Each additional	\$1.00
Long distance:	
First page	\$3.00
Each additional	\$2.00
Overseas:	
First page	\$5.00
Each additional	\$3.00
ATM fee (Non-credit union supported ATM)	\$1.50 per transaction

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

*Returned mail statement fee assessed if the member has not notified the Credit Union of address change.

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