



CONSUMER ACCOUNT SCHEDULE OF FEES AND CHARGES
as of June 1, 2026

Deposit Services

Early Account Closure (within 120 days of opening)	\$5.00
Early Christmas Club Withdrawal Fee (prior to funds distribution in November)	\$10.00
Money Market (if average balance below \$2,500)	\$10.00
Monthly Inactive Account (no monetary activity for 12 months on savings or checking account)	\$15.00

Drafts/ACH/Debit Card

Collection Items Returned (per presentment)	\$29.00
Courtesy Pay/CRTSY PAY (up to 4 per day)	\$29.00
Non-Sufficient Funds (NSF) Items (up to 4 per day)	\$29.00
Stop Payments	\$29.00

Loan Fees

Pay-By-Phone	\$10.00
Returned Loan Payment Check	\$29.00
Skip-A-Payment	\$25.00

Mastercard® - Credit and Debit

Cash Advance	3% of transaction with \$5.00 minimum
Expedited Payment (by phone)	\$10.00
Late Payment	Up to \$29.00
Returned Credit Card Payment	Up to \$29.00
Rush Card Replacement	\$25.00
Debit Card Reissue (in excess of 2 in 12 months not due to fraud)	\$10.00

Other Services

Cashier Checks	\$3.00
Non-Member Check Cashing	\$5.00
Non-Member Coin Counting (% of Balance Counted)	20%
Escheatment	\$75.00
Expedited Bill Pay Payment	\$25.00
Outgoing Domestic Wire Transfer	\$25.00

Safe Deposit Boxes (not available at all branches)

Annual Rental	
3 x 5	\$29.00
5 x 5	\$39.00
3 x 10	\$45.00
5 x 10	\$60.00
10 x 10	\$99.00
Late Box Rental Fee (30+ days late)	\$10.00
Box Drilling	\$175.00
Key Replacement	\$15.00
Safe Box Drilling No Show Fee	\$52.50

This fee schedule is subject to change. Other fees may be associated with certain products, loans, and services. For specific information, contact PenAir CU for details on current fees, terms, and conditions. Federally Insured by NCUA.