



Schedule of Service Fees – as of August 1, 2023

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
 - Monthly fee if below minimum balance \$10.00
- Monthly Inactive Account Fee
 - 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
- Refer to loan documents for fees
- Returned Loan Payment Check Fee \$29.00
- Skip-A-Payment \$25.00

Mastercard® – Credit and Debit

- Cash Advance Fee
 - 3% of Transaction with \$5.00 Minimum Fee
- Expedited Payment Fee (by phone) \$10.00
- Late Payment up to \$29.00
- Mastercard BusinessCard® Over Limit Fee \$29.00
- Returned Credit Card Payment up to \$29.00
- Rush Card Replacement \$25.00

Other Services

- Cashier Checks \$3.00
- Coin Counting (% of Balance Counted)
 - Business Members 10%
 - Non-Members 20%
- Escheatment \$75.00
- Mobile Check Deposit for Businesses Monthly Fee
 - Sole Proprietor & DBA N/C
 - Partnerships, LLC, Corporation & Association \$5.95
- Expedited Bill Pay Payment \$25.00
- Wire Transfer Fees
 - Incoming \$15.00
 - Domestic Outgoing \$25.00

Safe Deposit Boxes

- 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 Pen Air CU for details on current fees, terms, and conditions. Federally Insured by NCUA.