



Schedule of Service Fees – As of January 1, 2019

ATM Usage

• Activity and Transactions at Pen Air ATMs	N/C
• Activity at Non-Pen Air ATMs	
• Balance Inquiry	\$1.00
• Cash Withdrawals/Transfers	\$2.00

Deposit Services

• 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 share or share draft account	\$15.00

Drafts / ACH / Debit Card

• Business Account Deposit Return Item	\$10.00
• Collection Items Returned	\$29.00
• Courtesy Pay	\$29.00
• Deposited Items Returned	\$15.00
• Excessive Reg D Fee	\$29.00
• NSF Items	\$29.00
• Stop Payments	\$29.00

Loan Fees

• Pay-By-Phone	\$10.00
• Returned Loan Payment Check Fee	\$29.00
• Skip-A-Payment	\$25.00
• Refer to Loan Documents for all other fees	

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%
• Early Account Closure	
• Within 120 days of opening	\$25.00
• Express Bill Pay	\$10.00
• External Transfers with Other Institutions	\$2.95
• Levy, Garnishment, or Escheat	\$75.00
• Mobile Check Deposit for Businesses Monthly Fee	
• Sole Proprietor & DBA	N/C
• Partnerships, LLC, Corporation & Association	\$5.95
• Mobile Check Deposit for Consumers	N/C
• POP Money	
• Standard Transaction	N/C
• Expedited Transaction	\$3.95
• Return Mail (per item)	\$10.00
• Share Checks	
• First Share Withdrawal Check	N/C
• Each Additional	\$2.00
• 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	\$155.00
• Key Replacement	\$15.00

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

1/1/2019