## Schedule of Service Fees – As of January 1, 2020

### ATM Usage
- Activity and Transactions at Pen Air ATMs • N/C
- Activity at Non-Pen Air ATMs
  - Pen Air Balance Inquiry Fee • N/C
  - Pen Air Cash Withdrawal/Transfer Fee • N/C

### Deposit Services
- Early Account Closure
  - Within 120 days of opening $25.00
- Early Christmas Club Withdrawal Fee
  - Prior to Funds Distribution in November $10.00
- Money Market
  - Monthly fee if below minimum balance $10.00
  - No monetary activity for 12 months on Savings or Checking account $15.00

### Drafts / ACH / Debit Card
- Business Account Returned Deposit Item $10.00
- Collection Items Returned $29.00
- Courtesy Pay $29.00
- Returned Deposit Item $15.00
- Excessive Reg D Fee $29.00
- Non-Sufficient Funds (NSF) Items $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 $10.00
- Expedited Payment Fee (by phone) Up to $29.00
- 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%
- 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
- 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.