



## Schedule of Service Fees – As of June 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
• Monthly Inactive Account Fee	
• 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
• 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	
• 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%
• 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