

FEE SCHEDULE – Effective 05/01/11

Internet Banking	FREE	Starter Drafts	FREE
Internet Bill Payer*	FREE	Counter Drafts	FREE
VISA Check Card	FREE	E-Statements	FREE
Signature Guarantee	FREE	Notary Service	FREE
Share Draft / Check Copy through e-Branch	FREE	Statement Copy through e-Branch	FREE
Money Order	\$3	Account History though e-Branch	FREE
Share Withdrawal Fee (withdrawals/transfers from Prime Share, Secondary Shares, Vacation Share, and Discretionary Escrow in excess of 6 per month)	\$10 each	Excess Check Fee (in excess of 30 checks cleared per month)	10¢ each
Patriot Overdraft Protection-Basic (applies to paid items created by Draft, ACH, and monthly recurring debit)	\$35	Patriot Overdraft Protection-Comprehensive (applies to paid items created by draft, ACH, ATMs, POS, & Debit Card)	\$35
Overdrawn / NSF Draft or ACH (returned unpaid due to non-sufficient and/or uncollected funds)	\$35	Overdrawn ATM	\$35
Overdraft Transfer Fee (Prime Share and ODLOC only)	\$10 each	Christmas Share Early Withdrawal (Christmas withdraws limited to 6 per month effective 11/6/10)	\$10
Second Party Check	\$5	Stop Payment (through e-Branch) Stop Payment (all others)	\$20 \$35
Share Draft/Check Copy	\$2	Skip-A-Month (closed-end & Credit Card loans only)	\$20
Research/Reconciliation	\$25 per Hour, \$25 Minimum	Account Histories/Printed Account Status	\$3 per page
Dormant Accounts (Prime share balance of \$100 or less after one year of inactivity)	\$3 per month	Account Reinstatement (if account opened within 1-yr of closure)	\$25
Coin Counting	5% of dollar amount, \$2 min	Traveler's Checks (Regular) Traveler's Checks for 2	FREE \$.50 per \$100
Statement Copy	\$3 per page	Invalid Address Fee	\$5 per Month
Outgoing Wire Transfer (Domestic)	\$25	ATM Misuse Fee (plus possible forfeiture of ATM privileges)	\$25
Outgoing Wire Transfer (International)	\$45		
ATM Fee (withdrawals in excess of 6/month)	\$1 each	ATM / Check Card Charge Back Fee	\$20
ATM Surcharge (non PATRIOT cardholders)	\$2	Additional/Replacement Debit Card*	\$5
Payment by Phone (from Non-Patriot Checking/Savings account)		Safe Deposit Box 3 x 5	\$30 annual
By ACH Debit Transaction	\$5	Safe Deposit Box 3 x 10	\$45 annual
By Debit Card / Credit Card Transaction	\$10	Safe Deposit Box 5 x 10	\$55 annual
		Safe Deposit Box 10 x 10	\$95 annual
Cashier's Check (No fee applied if payable to: Patriot Mortgage Settlement, Patriot Contracted Escrow Acct, IRA Rollover/Transfer to PFS, or Death Claim / Estate Settlement)	\$10	Safe Deposit Box Key Replacement	\$10
		Safe Deposit Box Lock Replacement	\$125
		Lock Box Late Fee	\$10
Non-Member Check Cashing (Charge to non-members presenting Patriot Federal Credit Union share draft check(s) for payment)	\$5 per item	Escheat Fee (applied to dormant accounts – IE: in MD, no activity for 3-years – all other states 5-years)	\$25
Attachment/Garnishment/Levy Fee (applied at time attachment/garnishment/levy fee is placed and includes FIDM (Domestic Relations) notices)	\$100	Share Draft Reinstatement Fee (applied to share drafts closed voluntarily or involuntarily and re-opened within a 1-year period)	\$25
Visa Gift Cards	\$3.95	Visa Debit Cards (special delivery only)	
Replacement Card	\$5.00	4 Day Rush Delivery	\$35
Monthly inactivity fee (after 12 months)	\$2.95 per month	3 Day Rush Delivery	\$60
		Saturday Delivery	\$75
Western Union (domestic):		Western Union: (International)	
\$50.00 or less	\$20.50	\$500.00 or less	\$20.00
\$50.01-\$200.00	\$22.50	\$500.01-\$1,000.00	\$25.00
\$200.01-\$500.00	\$32.50	\$1,000.01-\$2,000.00	\$30.00
\$500.01-\$1,000.00	\$36.50	\$2,000.01-\$5,000.00	\$35.00
\$1,000.01-\$2,500.00	\$45.50	\$5,000.01-\$10,000.00	\$45.00
\$2,500.01-\$5,000.00	\$50.50		
\$5,000.01-\$7,500.00	\$53.50		
\$7,500.01-\$10,000.00	\$57.50		

Visa Debit Cards.....Exchange Rate

The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date, plus a 1% International Service Assessment Fee.

* Bill Payer users and Debit Cards that are inactive for a period of 6 consecutive months will be cancelled.