



Patriot Federal Credit Union
 P.O. Box 778
 800 Wayne Avenue
 Chambersburg, PA 17201-0778
 717-263-4444 / 301-766-7328 / 888-777-9982
 Fax: 717-263-8684
www.patriotfcu.org

CONSUMER FEE and BENEFITS SCHEDULE
EFFECTIVE DATE: 09/01/2016

Share Draft Checking and Credit Union Insured Money Market Fees and Benefits					
	Essentials*	E-Plus	Rewards	Dividend	Credit Union Insured Money Market
Monthly Service Fee	None	\$4.95 per month Waived for members under the age of 25 years OR Waived if at least 25 VISA Check Card signature transactions clear during a calendar month OR ACH Direct Deposits of at least \$500.00 are received into this Share Draft during a calendar month	\$9.95 per month Waived if an average daily balance of \$1,000.00 is maintained during a calendar month AND At least 15 VISA Check Card signature transactions clear OR ACH Direct Deposits of at least \$1,000.00 are received into this Share Draft during a calendar month	\$14.95 per month Waived if an average daily balance of \$2,500.00 is maintained during a calendar month AND At least 15 VISA Check Card Signature Transactions clear OR ACH Direct Deposits of at least \$1,500.00 are received into this Share Draft during a calendar month	None
Patriot Overdraft Protection Fee	\$35.00 each	\$35.00 each	\$35.00 each	\$35.00 each	Not Applicable
Overdrawn/NSF Draft Fee	\$35.00 each	\$35.00 each	\$35.00 each	\$35.00 each	\$35.00 each
Overdraft Transfer Fee	\$10.00 each	\$5.00 each	None	None	Not Applicable
Paper Statement Fee *	\$2.00 per month Waived if ACH Direct Deposits of at least \$500.00 are received into this Share Draft during a calendar month	Not Applicable-e-Statement Required	Not Applicable-e-Statement Required	\$2.00 per month Waived if ACH Direct Deposits of at least \$500.00 are received into this Share Draft during a calendar month	None
Share Draft/Check Copy Fee	\$2.00 each	\$2.00 each	\$2.00 each	\$2.00 each	\$2.00 each
Starter Checks	Free	Free	Free	Free	Free
Counter Checks Fee	\$3.00 per page (4 checks)	\$3.00 per page (4 checks)	\$3.00 per page (4 checks)	\$3.00 per page (4 checks)	\$3.00 per page (4 checks)
VISA Check Card Rewards (signature transactions)	None	\$.05 each (must have at least 25 transactions a month)	\$.10 each (must have at least 15 transactions a month)	None	Not Applicable
ATM Surcharge Fee Reimbursement	None	None	None	Unlimited @ \$1.00 per charge	Not Applicable
ATM Fee Waiver* (Patriot cardholder at Non-Patriot ATMs)	6 free per month	12 free per month	12 free per month	Unlimited	Not Applicable
Dormant Account Fee (after one year of inactivity)	\$3.00 per month	\$3.00 per month	\$3.00 per month	\$3.00 per month	\$3.00 per month

*Fee and Benefits Schedules for discontinued Share Drafts Checking Accounts will follow Essentials Share Draft Checking with exception of the Paper Statement Fee which is waived and the ATM Fee Waiver which is a maximum of 6 per month **including** Patriot Cardholder withdrawals at Patriot ATMs.



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CONSUMER FEE and BENEFITS SCHEDULE Cont.
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Account Service Fees	
Notary Services (availability varies by branch)	Free
Non-Member On-Us Check Cashing Fee	\$5.00 each
Signature Guarantee (availability varies by branch)	Free
Money Orders Fee	\$3.00 each
Outgoing Wire Transfers Fee (domestic)	\$25.00 each
Incoming Wire Transfers Fee	\$12.50 each
Cashier's Check Fee	\$10.00 each
Check Copy Fee	\$2.00 each
Commercial Money Orders Fee (domestic)	
• \$50.00 or less	\$20.50
• \$50.01 - \$200.00	\$22.50
• \$200.01 - \$500.00	\$32.50
• \$500.01 - \$1,000.00	\$36.50
• \$1,000.01 - \$2,500.00	\$45.50
• \$2,500.01 - \$5,000.00	\$50.50
• \$5,000.01 - \$7,500.00	\$53.50
• \$7,500.01 - \$10,000.00	\$57.50
Christmas Share Early Withdrawal Fee	\$10.00 each
Dormant Account Fee (after one year of inactivity)	\$3.00 per month
Membership Reinstatement Fee (re-opened within 1 year of closure)	\$25.00
Escheat Fee	\$25.00
Attachment/Garnishment/Levy/Domestic Relation Notice Fee	\$100.00
Invalid Address Fee	\$5.00 per month
Account History/Printed Account Status Fee	\$3.00 per page
Statement Copy Fee	\$3.00 per page
Returned Second Party Checks Fee	\$5.00 each
Research/Reconciliation Fee-minimum of \$25.00	\$25.00 hour
Stop Payment Fee (Through eBranch)	\$20.00 each
Stop Payment Fee (All Other)	\$35.00 each

Safe Deposit Box Fees	
SafeDeposit Box Annual Fee 3x5	\$35.00
Safe Deposit Box Annual Fee 3x10	\$50.00
SafeDeposit Box Annual Fee 5x10	\$60.00
SafeDeposit Box Annual Fee 10x10	\$100.00
Safe Deposit Box Lock Replacement Fee	Actual Cost Incurred
Safe Deposit Box Late Fee	\$10.00

Electronic Services Fees	
Additional/Replacement VISA Debit Card	\$5.00 each
ATM Surcharge (Non-Patriot Cardholders)	\$3.00 each
ATM Withdrawals (Patriot Cardholder at Patriot ATMs)	Free
ATM Fee (Patriot Cardholder withdrawals at Non-Patriot ATMs) (One free from Prime Share per month)	\$2.00 each
ATM/Debit Card Charge Back Fee	\$20.00 each
VISA Debit Cards (special delivery only)	
• 4 Day Rush Delivery	\$35.00
• 3 Day Rush Deliver	\$60.00
• Saturday Delivery	\$75.00
ATM Misuse Fee (plus possible forfeiture of privileges)	\$25.00
Foreign Transaction Fee***	1% of the amount in U.S. \$
Overdrawn ATM Fee	\$35.00 each
Overdrawn ACH Fee	\$35.00 each
eBranch Bill Payer Person to Person Transfers	\$0.50 each
eBranch Bill Payer Financial Institution Transfer Incoming	\$1.00 each
eBranch Bill Payer Financial Institution Transfer Outgoing	\$3.00 each
Patriot Mobile Person to Person Transfers	\$0.50 each
Payment by Phone (from Non-Patriot Checking/Savings Accounts)	\$10.00 each
VISA Gift Card Fee	\$3.95 each
VISA Gift Card Replacement Fee	\$5.00 each
VISA Gift Card Inactivity Fee (after 12 months)	\$2.95 per month

***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.