



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: 07/01/2014

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 25 of 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
Check Usage Fee	\$0.50 each, first 12 free	\$0.50 each, first 4 free	None	None	None
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
Share Draft Reinstatement Fee (applies to share drafts closed voluntarily or involuntarily within 1 year)	\$25.00	\$25.00	\$25.00	\$25.00	None
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)
Conversion Fee (Charged to convert or reconvert to another share draft checking product within 180 days)	None	\$25.00	\$25.00	\$25.00	Not Applicable
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 from this share	12 free from this share	12 free from this share	Unlimited free from this share	Not Applicable



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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
Account 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	\$25.00 hour \$25.00 min.
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 Key Replacement Fee	\$10.00
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)	\$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
VISA 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