



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: 11/18/2021

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
Overdraft Services - Courtesy Pay Fee Limited to 7 fees per calendar day per share draft checking	\$35.00 each presentment	\$35.00 each presentment	\$35.00 each presentment	\$35.00 each presentment	Not Applicable
Overdrawn-NSF Draft/Check, ATM, Debit, ACH, Bill Pay Fee	\$35.00 each presentment	\$35.00 each presentment	\$35.00 each presentment	\$35.00 each presentment	\$35.00 each presentment
Overdraft Services- Linked Account Transfer Fee	\$5.00 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 Debit Card Rewards (signature transactions**)	None	\$.05 each (must have at least 25 signature transactions** a month)	\$.10 each (must have at least 15 signature transactions** a month)	None	Not Applicable
ATM Surcharge Fee Reimbursement	None	None	None	Unlimited @ \$1.00 per charge	Not Applicable
ATM Fee Waiver	6 free per month	12 free foreign ATM fees per month Free withdrawals at Patriot ATMs	12 free foreign ATM fees per month Free withdrawals at Patriot ATMs	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.

**Signature transactions are defined as debit card transactions that are not PIN-Based or Bill Payment (PIN-less debit) transactions. For information concerning how your transactions are processed by a merchant, contact the merchant for which you authorized a funds transfer.



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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
Christmas Share Early Withdrawal Fee	\$10.00 each
Dormant Account Fee (after one year of inactivity)	\$3.00 per month
Escheat Fee	\$25.00
Attachment/Garnishment/Levy/Domestic Relation Notice Fee	\$125.00
Invalid Address Fee	\$5.00 per month
Account History/Printed Account Status Fee	\$3.00 per monthly printout
Statement Copy Fee	\$3.00 per statement
Returned Deposited/Presented Item Fee	
• Items drawn off your accounts	\$35.00 each
• Items drawn off accounts of other persons	\$10.00 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

Electronic Services Fees	
Foreign Transaction Fee***	1% of the amount in U.S. \$
ATM Surcharge (Non-Patriot Cardholders)	\$3.00 each
ATM Withdrawal Fee	\$2.00 each
• 1 (one) free per month from Prime Shares	
ATM/Debit Card Charge Back Fee	\$20.00 each
Debit Card (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
Overdrawn ACH/ATM/Debit/Bill Pay Fee	\$35.00 each presentment
eBranch Bill Payer Financial Institution Transfer Incoming	\$1.00 each
eBranch Bill Payer Financial Institution Transfer Outgoing	\$3.00 each
Payment by Phone (from Non-Patriot 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

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

*** Purchases and cash withdrawals made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable transaction date, which rate may vary from the rate Visa itself receives, or the rate mandated by the government or governing body in effect for the applicable transaction date. The exchange rate used on the transaction date may differ from the rate that would have been used on the processing date or cardholder statement posting date. A fee of 1.00% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all foreign transactions, including purchases, cash withdrawals and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, with the exception of U.S. military bases, U.S. territories, U.S. embassies or U.S. consulates. Transactions completed by merchants outside of the United States are considered foreign transactions, regardless of whether you are located inside or outside the United States at the time of the transaction.