



SCHEDULE OF FEES

Effective May 27, 2020

SAVINGS ACCOUNTS

Non-Sufficient Funds (NSF)	\$35
Close account within 180 days	\$25
Member deposited returned checks	\$15
Stop payment – ACH	\$25
ATM Withdrawals (non-PriorityONE) in excess of 4 per month..	\$1.50
Monthly service fee	
If daily balance falls below \$300*	\$5

**This service fee will be waived for Youth members and for members with a membership level of Freedom or Eagle.*

CHECKING ACCOUNTS

Non-Sufficient Funds (NSF)	\$35
Paid NSF Fee (Overdraft)	\$35
Uncollected funds overdraft	\$35
Automatic transfer (overdraft protection)	\$5
ATM withdrawals (non-PriorityONE) in excess of 4 per month..	\$1.50
Reconciling check statements	\$10/hour
Stop payment (or series)	\$25
Check copy	\$3.00 or FREE Online
New Access Checking monthly service fee	\$10/month
Express Checking monthly service fee**	
If daily balance falls below \$500**	\$5

***This service fee will be waived for Youth members and for members with a membership level of Freedom or Eagle.*

DORMANT ACCOUNTS (does not include Youth Accounts)

Savings accounts below \$300 with no other deposit account and no activity for 12 months	\$5/month
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RESEARCH

Research (1 hour minimum)	\$25/hour
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WIRE TRANSFERS

Wire transfers – incoming - USA	\$15
Wire transfers – outgoing - USA	\$15
Wire transfers – incoming - International	\$50
Wire transfers - outgoing - International	\$50

VISA PLATINUM CREDIT CARDS

Late payment.....	\$25
Lost or stolen card.....	\$10
Returned Payment Fee.....	Up to \$25 for the first offense and up to \$35 each if two or more offenses occur within 6 months
Statement/history.....	\$5
Credit card payment by phone.....	\$10
Stop payment.....	\$20

AUTOMATED TELLER MACHINES

Balance Inquiries.....	\$1
Withdrawals/transfers (after 4 free per month).....	\$1.50
Debit card – Non-Sufficient Funds.....	\$35
Debit replacement card.....	\$10.00

OTHER FEES

Cashier's checks made payable to another party.....	\$5
Collection item.....	(varies) min. \$10
Stop Payment - Cashier's Check.....	\$25
Foreign check item (Accounting).....	\$15
IRA withdrawal*.....	\$25
Money Orders (max. value \$1,000).....	\$2
Returned statement fee.....	\$5 per statement
Statement/history.....	\$3 or FREE Online
Telephone transfer/inquiry**.....	\$3
Temporary checks.....	\$2
Check cashing for non-member.....	\$5
Loan payment by phone.....	\$10
External loan payment by debit card... \$4.95 or FREE via ACH***	
ID SafeChoice monthly fee.....	\$1.25

*Does not apply to normal distributions.

**Only applies when calling operator for Information. Zip-24, online access, mobile app and text message banking are free.

***External loan payment options are available through Online Banking and POCU mobile app.



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