

# Schedule of Fees & Charges

This Schedule of Fees & Charges sets the fee conditions applicable for your accounts at Park City Credit Union and is incorporated as part of your account agreements. All fees are subject to change. Future changes to our Schedule of Fees & Charges will be *noted in italics* for your ease in reference.

| Debit/Gift Cards  |   |
|---|---|
| Debit Card Foreign Transaction Fee  | 1% of amount  |
| ATM Withdrawal Fee (non PCCU owned ATMs):   |   |
| 4 Withdrawals per month   | Free  |
| Withdrawals in excess of 4 (per withdrawal)   | \$1.00  |
| Replacement Debit Card (per card)   | \$10.00   |
| Visa Gift Card (per card) \$10-\$1,000  | \$3.50  |
| Business Accounts   |   |
| Business Checking Minimum Balance fee (per month) if balance falls below minimum during month   | \$4.00  |
| Coin/Currency Orders (no fee if balance is over \$10,000 or have a commercial loan):  |   |
| Coin Order (per roll)   | \$1.15  |
| Strap Fee (per strap)   | \$0.75  |
| Excess Check Fee (per check) after 100 free per month   | \$1.15  |
| Miscellaneous Account Fees  |   |
| Bill Pay Inactivity (per month) No bill paid in calendar month  | \$5.95  |
| Check Cashing Fee (per check):  |   |
| Single Service Accts with balances under \$100  | the greater of \$3.00 or 1%   |
| Multiple Service Accts, Balances over \$100 or under age 18   | Free  |
| <i>Non-members Check Cashing (drawn on PCCU)</i>  | \$5.00  |
| Check Printing  | Determined by check style ordered   |
| Christmas Club Early Withdrawal (per withdrawal)  | \$5.00  |
| Dormant Acct Fee (per month) No activity for 15 months  | \$10.00   |
| Early Acct Closure (closed before 90 days)  | \$20.00   |
| Excessive Withdrawal Fee (per month) in excess of 6 preauthorized, telephonic order, or automatic withdrawals on a savings in any one month | \$20.00   |
| <i>Kasasa Protect</i>   | <i>\$7.99/mo for primary account holder<br/>\$12.99/mo for primary and joint account holder</i> |
| Pinnacle Acct Min. Balance Fee (per month) if balance falls below minimum during month  | \$25.00   |
| Premier Acct Min. Balance Fee (per month) if balance falls below minimum during month   | \$10.00   |
| Re-open Account (within 180 days of closing)  | \$25.00   |
| Retirement Plan Closure (termination fee if open less than 1 year)  | \$25.00   |
| Retirement Plan Transfer/Rollover (outbound)  | \$30.00   |
| Returned Mail (per piece of mail)   | \$5.00  |

| Other Service Fees                                     |                                  |
|--|----------------------------------|
| Right Now Checking Acct Monthly Fee                    | \$4.95                           |
| Account Research/Reconciliation (per hour)             | \$25.00                          |
| Corporate Checks (per item)                            | \$3.00                           |
| Printing/Fax Services                                  | \$1.00 per page                  |
| Medallion Signature Guarantee (per item, members only) | \$10.00                          |
| Money Orders (per item)                                | \$1.00                           |
| Notary Services (members and non-members)              | Free                             |
| Overnight Mail Delivery                                | Fee based upon delivery selected |
| Stop Payment (per stop)                                | \$25.00                          |
| Temporary Checks (per set of 4)                        | \$1.00                           |
| Wire Transfers incoming or outgoing:                   |                                  |
| Domestic   | \$20.00                          |
| Foreign  | \$60.00                          |
| Overdraft/NSF/Collection Related Fees                  |                                  |
| Collection Items (sent by other institutions)          | \$25.00                          |
| Courtesy Pay Fee (per item paid)                       | \$32.00                          |
| Deposit Item Returned (per item returned)              | \$25.00                          |
| Garnishment/Tax Levy                                   | \$25.00                          |
| Non-Sufficient Funds (per item returned)               | \$32.00                          |
| Overdraft Protection Transfer (per transfer)           | \$3.00                           |
| Safe Deposit Boxes                                     |                                  |
| Key Replacement (per key)                              | \$15.00                          |
| Late Payment   | \$10.00                          |
| Lock Forcing (drilling)                                | \$200.00                         |
| Rental (annually)                                      |                                  |
| 3 x 5 x 21   | \$35.00                          |
| 3 x 10 x 21  | \$45.00                          |
| 5 x 10 x 21  | \$60.00                          |
| 10 x 10 x 21 (only offered at Tomahawk office)         | \$85.00                          |

Effective February 15, 2017

Federally Insured by NCUA.



**park city**  
CREDIT UNION