

# PENINSULA FEDERAL CREDIT UNION

PO BOX 717  
ESCANABA, MI 49829  
906-789-6400

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## TRUTH IN SAVINGS

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### SHARE DRAFT ACCOUNT FEES

Monthly service fee	\$ .00 per month
Ceritified draft fee	\$ .00 per draft
Draft copy fee	\$ 2.00 per copy
Overdraft fee*	\$20.00 per overdraft
Overdraft transfer fee	\$ .00 per transfer
Drafts returned insufficient funds	\$ 20.00 per draft
Stop payment order fee	\$ 20.00 per order
Draft/Check printing fee	Varies depending on the style of check ordered
New Beginning Monthly Service Fee	\$ 10.00 per month

### ATM and DEBIT CARD FEES

Annual Fee	\$ -0-
Replacement Fee	\$ 5.00
Use of Foreign ATM charge	\$ -0-
Withdrawal in excess of eight times per month	\$ -0-

### FEES & CHARGES

Fee Applicable to All Accounts (except Certificates):

Account reconciliation fee/Account research fee	\$25.00 per hour/per inquiry
Minimum balance service fee	\$.00 per day
Excessive share/savings withdrawals fee	\$0.00 per item
Statement copy fee	\$2.00 per page
Returned item fee	\$5.00 per item
Wire transfer fee - Domestic	\$15.00 per transfer
Dormant account fee**	\$5.00 per month
Share/savings transfer fees	\$.00 per transfer
Wire transfer fee - Foreign	\$40.00 per transfer
Money Order & Cashier Check Fee's	\$1.50 per item
Return mail fee	\$5.00 per item
Money Market low balance fee (below \$2500.00)	\$10.00 per month
ACH Origination	\$0.00 per item
ACH Origination Return Fee	\$20.00 per item
A2A Transfer on Home Banking or Phone Transfer	0.00 per item

\*Fee is imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals, or by other electronic means.

\*\*Fee will only be imposed for memberships that meet all of the following criteria:

- . The primary holder is 21 years of age or older
- . The member has not conducted account activity for at least 12 months
- . The combined balance in all accounts for that membership is less than \$250