

FEE SCHEDULE

PREMIER FINANCIAL CREDIT UNION

38770 Garfield Rd, Ste 120, Clinton Township, MI 48038
(866) 416-3700 • www.premierfinancialcu.org

We invite you to take full advantage of the many products and services that your Premier Financial Credit Union Membership offers. PFCU is accessible to you anytime, anywhere and the more you use it the more you will save.

As a not-for-profit financial cooperative, we all share in the benefits of joining together in the form of low interest loans, competitive savings rates, discounted insurance and more. We also share in the cost of running a modern financial institution. Our services are interdependent from an operational standpoint - they help pay for each other. The updated Fee Schedule reflects today's cost of providing each of the services listed. The fees generally only apply to excessive use or abuse situations.

For many years members who were delinquent on their PFCU Consumer Loans were not charged a Late Payment Fine, even though it was disclosed in the Loan Agreement and Truth In Lending Disclosure. Starting December 1, 2004 Late Payment Fines will be enforced as disclosed in the Loan Agreement.

If you have any questions about the following Fee Schedule or to learn how you can avoid fees, please contact Member Services at 866.416.3700.

Fee Schedule

Consumer Loan Late Payment Fines

Loans disbursed July 1, 2004 and after

- A late payment charge equal to 5% of one contractual payment shall be assessed to any member whose loan payment is more than 15 days delinquent.

Loans disbursed prior to July 1, 2004

- A late payment charge equal to 10% of the interest due shall be assessed to any member whose loan payment is more than 30 days delinquent.

Savings

Below Minimum Fee	\$5.00
Excess Withdrawals (over 6 per month)	\$1.00
Non-Sufficient Funds Fee (NSF)	\$20.00

Certificates Of Deposit Early Withdrawal Penalty

We will impose a penalty if you withdraw any of the principal in your account before the maturity date. The penalty will equal one (1) month of dividends on accounts with maturities up to and including twelve (12) months and three (3) months dividends on accounts with maturities over twelve (12) months. **IRA CDs** have a penalty equal to four (4) months of dividends.

Checking

Non Sufficient Funds Fee (NSF), including ACH	\$20.00
Stop Payment Fee	\$20.00
Below Minimum Fee	\$5.00
Check Copy Fee	\$2.00
Check Printing Charges (free for seniors 55 or older)	\$7 to \$175

ATM / Debit Cards

ATM/Debit Card Replacement Card	\$5.00
ATM/Debit Card Pin Re-Issue	\$2.00

Health Savings Account

Set Up Fee	\$15.00
Closing Fee	\$25.00
Below Minimum Fee	\$5.00
Transaction Copy Fee	\$2.00
Replacement HSA Debit Card	\$10.00
PIN Replacement HSA Debit Card	\$5.00

Visa

Classic/Platinum Over the Limit Fee	\$15.00
Classic/Platinum Late Payment Fee	\$15.00
Return Item Fee	\$20.00
Replacement Card	\$5.00
PIN Selection Fee / Replacement Fee	\$2.00
Emergency Add On Fee	\$10.00

Miscellaneous

Returned Deposit Item (at branch or ATM)	\$20.00
Account Research (charged per hour)	\$25.00
Escheat or Dormant Account Fee	\$25.00
Duplicate Statement	\$2.00
Check Copy Fee (Deposit Item)	\$2.00
Check Cashing Fee	\$5.00
Non-Member Payroll Check Cashing Fee (approved, Select Employee Groups only)	\$5.00
Money Order	\$1.00
Wire Transfer (Domestic)	\$25.00
(International)	\$25.00
Christmas Account Early Withdrawal Fee	\$5.00
American Express Travelers Cheques	\$1 per hundred
American Express Travelers Cheques for Two	\$1.50 per hundred
American Express Gift Cheques	\$2.00

Non-PFCU Member Fees

Converting a check drawn on PFCU Member Account into a Cashier's Check	\$5.00
Cashing a check drawn on a PFCU Member Account	\$5.00