

# FEE SCHEDULE

February 1, 2010

## 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 balance                 | \$5.00  |
| Excess Withdrawals (over 6 per month) | \$1.00  |
| Non-Sufficient Funds (NSF)            | \$25.00 |

#### 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 - \$5 minimum balance, \$500 minimum for Business Checking

|   |              |
|---|--------------|
| NSF Return Item, including ACH                        | \$25.00      |
| NSF Non-Return Item                                   | \$25.00      |
| Stop Payment  | \$25.00      |
| Below Minimum balance                                 | \$5.00       |
| Check Copy  | \$2.00       |
| Check Printing Charges (free for seniors 55 or older) | \$7 to \$175 |
| ACH Origination - Business Accounts (each acct.)      | \$25/month   |

#### ATM / Debit Cards

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

#### Health Savings Account - \$5 minimum balance

|                                |         |
|--------------------------------|---------|
| Set Up                         | \$15.00 |
| Closing                        | \$25.00 |
| Below Minimum balance          | \$5.00  |
| NSF Return Item                | \$25.00 |
| NSF Non-Return Item            | \$25.00 |
| Stop Payment                   | \$25.00 |
| Replacement HSA Debit Card     | \$10.00 |
| PIN Replacement HSA Debit Card | \$5.00  |

#### Visa

|                                 |         |
|---------------------------------|---------|
| Classic/Platinum Late Payment   | \$15.00 |
| NSF Return Item                 | \$25.00 |
| Replacement Card                | \$5.00  |
| PIN Selection Fee / Replacement | \$2.00  |
| Emergency Add On                | \$10.00 |

#### Miscellaneous

|  |                    |
|--|--------------------|
| Returned Deposit Item (at branch or ATM)                                 | \$25.00            |
| Account Research (charged per hour)                                      | \$25.00            |
| Escheat or Dormant Account (annually)                                    | \$25.00            |
| Duplicate Statement / Transaction Copy                                   | \$2.00             |
| Check Copy Fee (Deposit Item)  | \$2.00             |
| Check Cashing  | \$5.00             |
| Non-Member Payroll Check Cashing (approved, Select Employee Groups only) | \$5.00             |
| Money Order  | \$1.25             |
| Wire Transfer (Domestic/International)                                   | \$25.00            |
| Check by Phone   | \$5.00             |
| Christmas Account Early Withdrawal                                       | \$5.00             |
| American Express Travelers Cheques                                       | \$1.00 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 Member Account into a Cashier's Check | \$5.00 |
| Cashing a check drawn on a Member Account                         | \$5.00 |