**SCHEDULE OF FEES**

**Effective Date: 12/4/18**

### Account Maintenance Fees
- Savings Maintenance Fee ......................... No monthly (5$ minimum balance)
- Savings Below Minimum Balance Fee ........ $3/mo.
- Regular Checking Maintenance Fee ....... No monthly (No minimum balance)
- Restore Checking Maintenance Fee .......... $5/mo. (No minimum balance)
- Membership Application Fee .............. $5 (One-time; non refundable)
- Dormant Account Fee ..................... $10/mo. (After 12 months of inactivity)
- Early Account Closure Fee .............. $15 (Within 180 days)

### Miscellaneous Service Fees
- Paper Statement Fee ...................... $2.50 ea (Waived for members under 22 years old & over 64 years old)
- Statement Copy or Account Printout ...... $3 ea
- Check Copy Fee ............................. $2 ea
- Check Cashed by Non-Member Fee ........ $5 ea
- Person to Person Online Transfer ........ $1 ea
- Non-Sufficient Funds (NSF) Fee .......... $32 ea (Check, ACH, ATM withdrawal, debit card, point-of-sale or other electronic means)
- Overdraft Transfer Fee ................... $5 ea
- Overdraft Privilege Fee ................. $32 ea (Check, ACH, ATM withdrawal, debit card, point-of-sale or other electronic means)

### Returned Deposited or Cashed Item Fee
- Non Account Owner ..................... $20 ea
- Account Owner .......................... $32 ea
- Personalized Checks Fee .................. Vary
- Temporary Checks Fee (Quantity of 4) ...... $2/pg
- Stop Payment Fee ....................... $30 ea
- Money Order Fee ........................ $3 ea
- Official Check Fee (One free per day) ...... $5 ea
- Visa® Gift Card Fee ..................... $4 ea
- Foreign Check Collection Fee ........ $30 ea
- Account Research ....................... $20/hr
- Incorrect Address Fee ..................... $5/mo
- Garnishment or Levy Fee .............. $50 ea
- Wire Transfer Fee
  - Incoming .................................. $5 ea
  - Outgoing ................................ $25 ea

### ATM & Debit Cards Fees
- Non-Pinellas FCU ATM Transaction Fee .... $2 ea.
- Replace ATM or Debit Card Fee .......... $5 ea.

### Safe Deposit Box Fees
- Safe deposit boxes are available at our Largo office. Please call Member Services for availability.

<table>
<thead>
<tr>
<th>Box Size</th>
<th>Annual Rental Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>3x5</td>
<td>$25</td>
</tr>
<tr>
<td>5x5</td>
<td>$30</td>
</tr>
<tr>
<td>5x10</td>
<td>$55</td>
</tr>
<tr>
<td>10x10</td>
<td>$75</td>
</tr>
</tbody>
</table>
- Key Deposit/Replacement Fee ........... $10
- Drilling Fee ................................ $100
- Box Late Payment Fee .................. $25

### Credit Card Fees
- Annual Fee ................................ None
- Cash Advance Fee ......................... None
- Balance Transfer Fee ..................... None
- Late Credit Card Payment Fee ........... $25 (Up to $25 per credit card account, if you do not make payment by the due date, not to exceed the required minimum payment)
- Returned Credit Card Payment Fee .......... $27 ea ($27 or the amount of your required minimum payment, whichever is less)
- Over-the-Credit Limit Fee ............... $15 ($15 or the amount exceeding your credit limit, whichever is less)
- Card Replacement Fee ................... $5 ea
- Rush/Overnight Credit or Debit Card Fee .... $30 ea
- Card Recovery Fee ....................... $65 ea
- Foreign Transaction Fee ................ 1% (Visa® charges 1% of each transaction in US dollars)

### Loan Servicing Fees
- Late Loan Payment Fee .............. 5% or $5 min. (If over 10 days, per loan)
- Loan Payment by Phone Fee .......... $10 ea. (With a non-PFCU check, credit or debit card)
- Mortgage Loan Subordination Fee .... $150 (One-time; non refundable)

### FREE Services
- VoiceConnect (Automated Phone Banking)
- WebConnect (Online Banking)
- eStatements & eAlerts
- BillConnect (Online Bill Pay)
- Telephone Transfer
- Notary Service
- PFCU, Publix® Presto!, CU24® “CU HERE” or CO-OP® SM ATM transaction with PFCU ATM or Debit Card
- Point-of-Sale Debit Transaction
- Online Check Copy
- Online Statement Copy

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**Fees accurate as of the Effective Date and subject to change.**

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