



FEE SCHEDULE

EFFECTIVE
August 1, 2017

This Disclosure Supersedes All
Disclosures Prior to the Effective
Date Shown Here

Fee Description

ATM, Debit or Visa Card Replacement (per card)	
1st card within 12 months.....	\$5.00
2nd card within 12 months.....	\$10.00
3rd or more cards within 12 months.....	\$25.00
Card rush fee.....	Call for current fee
ATM empty envelope deposits.....	\$20.00
ATM adjustment fee.....	\$15.00
Non-CO-OP ATM transaction.....	\$1.50
(please note that the ATM network may impose additional fees)	
Non-CO-OP ATM transaction.....	\$0.35
(inquiries/transfers)	
Foreign Currency Exchange Fees on ATM/Debit or Visa Card transaction amount.....	1%
<i>(1% of U.S. dollar transaction amount if conducted in a foreign country and converted from a foreign currency.)</i>	
Checking Account monthly fee.....	\$3.00
(FREE with minimum \$300 monthly direct deposit)	
Share/Credit Union check withdrawals (4 FREE per month).....	\$2.00
Credit Union check stop payment (per check)....	\$20.00
Non-Sufficient funds per check, Bill Pay, Debit Card or ACH (pre-authorized) debit.....	\$27.00
Overdraft Privilege fee ¹ (paid NSF).....	\$27.00
Overdraft Transfer (6 FREE per month).....	\$1.00
(from Savings, Money Market, Checking ²)	
IRA annual maintenance.....	\$10.00
IRA direct transfer – outgoing.....	\$10.00
Personal check or ACH (pre-authorized) debit stop payment per check or debit.....	\$20.00
Returned item per item for deposited or cashed items.....	\$15.00
Domestic outgoing wire transfer.....	\$20.00
International outgoing wire transfer.....	\$40.00
Copy of paid check per copy (2 copies FREE per statement cycle).....	\$2.00
Statement copy.....	\$5.00
Mortgage Loan demand for payoff.....	\$15.00
Research/Account reconciliation (per hour).....	\$15.00
Non-member check cashing fee (per check).....	\$5.00
Levy.....	\$20.00
Locator fee.....	\$15.00
Telephone transfers (4 FREE per month).....	\$3.00
Notary service.....	FREE

Dormant account fee.....	\$1.00 per month (after no transactions for 12 consecutive months)
Verification of deposit.....	\$5.00

Please Note

All fees will be assessed at the time of service or deducted from your account. If the balance is non-sufficient, you will be notified to pay the required fee. PostCity Financial Credit Union may charge any of your accounts for any fee due.

We reserve the right to change this Fee Schedule at any time. We will notify you as required by law of any changes in charges that may be imposed on an account. This fee schedule supersedes all previous fee schedules or brochures.

Not all fees apply to all types of accounts.

¹ Refer to your Overdraft Privilege and Overdraft Protection Disclosure.

² Maximum of 6 free electronic/automatic transfers per month for Savings and Money Market accounts per Government Regulation D. Government Regulation D places a limit of six withdrawals or outgoing transfers per month from savings or money market accounts via several transaction methods. "Transactions counted against the limit include preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction, or by check, draft, debit card, or similar order made by the depositor and payable to third parties. Transactions not counted against the limit include mail, messenger or in person or when such withdrawals are made by telephone (via check mailed to the depositor)."



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YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



AMERICAN SHARE INSURANCE

By members' choice, this institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. The credit union is not insured by any state government.