

FEE SCHEDULE* Effective September 1, 2016

| <u>SAVINGS/CHECKING ACCOUNTS</u> | | <u>WIRE TRANSFERS</u> | |
|---|------------------------------------|--|----------|
| Monthly Fee | \$0.00 | Domestic Wire Transfer (up to \$10,000) | \$25.00 |
| Minimum Balance Fee | \$0.00 | Domestic Wire Transfer (\$10,000.01+) | \$30.00 |
| Stop Payment (including ACH) | \$20.00 | International Wire Transfer ⁶ (up to \$1000) | \$25.00 |
| Return of a Deposited Check (NGCH) | \$15.00 | International Wire Transfer ⁶ (\$1,000.01 - \$10,000) | \$35.00 |
| Return of a Draft/ACH Transaction (NSF) | \$20.00 | International Wire Transfer ⁶ (\$10,000.01+) | \$40.00 |
| Overdraft Privilege Fee | \$20.00 | Wire Transfer Service Message | \$25.00 |
| Official Check | \$0.00 | Incoming Domestic/International Wire Transfer | \$0.00 |
| Certified Check | \$0.00 | | |
| Foreign Check Collection | \$50.00 | <u>ADDITIONAL SERVICES</u> | |
| Checkbook Order | <i>price based on style chosen</i> | Combined Statements (Householding) | \$0.00 |
| Starter Checks | \$0.00 | Money Orders (up to \$1000 each) | \$2.00 |
| Dormant Account (monthly, if no activity for at least 2 years) | \$20.00 | Inactive Gift Card (monthly, if inactive for 12 months) | \$5.00 |
| Bad Address (monthly) | \$5.00 | Intell-A-Check transaction | \$10.00 |
| Auto Transfer from Savings or Money Market ¹ | \$5.00 | Coin Services Members | 7% |
| Telephone Transfer between own accounts | \$0.00 | Coin Services Non-Members | 12% |
| Club/Vacation/Goal Accounts: early withdrawal | \$0.00 | Notary Public Service (subject to availability) | \$0.00 |
| IRA Accounts: Outgoing Transfers and Rollovers | \$0.00 | PC Access (in branch) | \$0.00 |
| Debit Card | \$0.00 | Foreign Currency Exchange | \$15.00 |
| <u>E-SERVICES</u> | | <u>SAFE DEPOSIT BOXES⁴</u> | |
| Online Banking | \$0.00 | Annual Rental | |
| Bill Payment | \$0.00 | 3"x5"x21" | \$40.00 |
| Online Bill Pay Expedited Payment | \$20.00 | 5"x5"x21" | \$45.00 |
| Mobile Banking | \$0.00 | 10"x10"x21" | \$99.00 |
| Mobile Bill Payment | \$0.00 | Late Payment | \$25.00 |
| Mobile Deposit | \$0.00 | Lost Key | \$25.00 |
| Copy of Statement (24 months available online) | \$0.00 | Drilling | \$200.00 |
| Copy of Paid Draft (24 months available online) | \$0.00 | | |
| A2A Transfer (Outgoing) | \$3.00 | <u>ARCHIVAL SERVICES</u> | |
| A2A Transfer (Incoming) | \$0.00 | Copy of Paid Draft | \$5.00 |
| ATM/Debit Card Issuance | \$0.00 | Copy of an archived document | \$5.00 |
| Direct Deposit | \$0.00 | Express Processing (additional to standard fee) | \$2.00 |
| ATM Deposits | \$0.00 | <i>All Standard Requests will be delivered within 5 business days. All Express Requests will be delivered within 2 business days</i> | |
| ATM/Debit Card Replacement (standard delivery) ² | \$0.00 | | |
| Return of Bill Payment ³ | \$22.00 | <u>VISA® CREDIT CARDS.</u> | |
| <u>BUSINESS ACCOUNTS</u> | | <i>For fees related to your VISA Credit Card, please refer to your Application and Solicitation Disclosures.</i> | |
| Checking Account Maintenance | \$0.00 | | |
| Standard Business Checking | \$0.00 | | |
| Plus Business Checking (monthly, if average daily balance below \$10,000) | \$10.00 | | |
| Plus Business Checking (average daily balance \$10,000+) | \$0.00 | | |
| Non-Profits Checking | \$0.00 | | |
| Transaction Fee | \$0.00 | | |
| Online Accountant Access | \$0.00 | | |
| Use of Quicken, MS Money OFX and QIF | \$0.00 | | |
| Remote Deposit Capture | <i>price based on plan chosen</i> | | |
| Merchant Services | <i>price based on plan chosen</i> | | |
| Auto Transfer from Savings or Money Market ¹ | \$10.00 | | |

*All fees are per item unless otherwise specified. While these service charges are in effect at the time of publication, we reserve the right to revise these charges or impose additional charges at any time. Should any such change occur, members will be notified. All fees and charges associated with our lending products are disclosed in full at the time of application. For additional information call Member Services Center at toll free number 1.855.PSFCU.4U (1-855-773-2848). ¹ A Transfer from linked savings or Money Market account to your checking account to cover insufficient funds. ² Rush delivery charge is up to \$50 within US; International delivery cost varies based on destination address. ³ This fee is in addition to a return of a draft/ACH transaction fee. ⁴ New York State taxes apply. ⁵ Excludes promotions. ⁶ Additional fee of \$35 may apply if beneficiary bank is not a participating bank. Exact fee amount will be disclosed in full before wire transfer is sent.