



Schedule of Fees & Charges

Savings Accounts

Money Market Account Excessive Withdrawal	\$10/withdrawal after 3 withdrawals per month fee
Overdrawn Accounts	\$25/occurrence
Inactive/Dormant Accounts	\$10/month
Statement Copies	\$5/copy

Checking Accounts

Monthly Fee	No charge
Check Printing	At our approx. cost
NSF Item Returned	\$25/occurrence
NSF Member Deposit	\$25/occurrence
Photocopies-Member Checks	\$5/each
Photocopies-Corp. Check	\$5/each
Photocopies-Research	\$20/hour
Stop Payment-Member Draft	\$15/each
Stop Payment-ACH	\$15/each
Stop Payment-Corp Checks	\$15/when allowed
Overdraft Share Transfer	\$5/each

ATM/Debit Cards

ATM/Debit card Replacement	\$10/occurrence
PIN Replacement	\$2/occurrence
Mis-Keyed ATM Deposit	\$10/occurrence
ATM Usage PHSFCU machine	No charge
Non-PHSFCU machine	Unlimited per month

VISA Credit Cards

Annual Fee - Classic	None
Annual Fee - Platinum	None
Annual Fee - New Beginnings	\$12
Minimum Finance Charge	\$0.50
Late Payment Fee	\$20
VISA Card Replacement	\$10/occurrence
PIN Replacement	\$2/occurrence
Copy Sales Draft	\$10/each
Statement Copies	\$2/page

Other Transactions

Domestic Wires	\$15/each
International Wires	Pass-through plus \$10
Western Union	Pass-through plus \$10
Traveler Cheques	No charge
Loose Coin Count	No charge
Money Orders	\$2.50 each
Corporate Checks	\$2.50 each
US Postal Address Change	\$2.00 each
Returned Mail	\$5.00 each

Other Fees

Account Assistance/Research	\$20/hour
Notary Service	No Charge
Bill Pay – <i>Swift Pay</i>	No Charge

Loans

Late Fees	5% or \$5, whichever is greater
Reconveyance Fee	\$120
Forced Placed Insurance Processing Fee	\$50

The fees appearing in this Schedule of Fees & Charges are accurate and effective for accounts as of the date indicated below. If you have any questions or require current rate information on your accounts, please call the Providence Credit Union toll-free at (888) 849-5189 in Oregon or toll-free at (800) 909-7309 in Washington.

