

ACCOUNT FEES

Paid Overdraft	\$31.00 per item
Returned Items	\$31.00 per item
Uncollected Funds	\$31.00 per item
Returned Deposit Item	\$20.00 per item
Copy of Check: 2 free per year, then	\$3.00 each
Copy of Statement	\$5.00 each
Account Activity Printout	\$5.00 each
Stop Payment Request	\$29.00 per item
Overdraft Protection	\$4.00 per overdraft
Account Reconciliation	\$15.00 per hour
Deposited Canadian Checks	\$8.00 per check
Deposited Foreign Checks	Variable <sup>1</sup>
Account Research	\$25.00 per hour
Levy/Garnishment	\$100.00
Visa Receipt Request	\$25.00 per copy
Dormant Account Fee	\$20.00 - \$40.00
Checking Inactivity Fee (one year) <sup>2</sup>	\$1.00 per month
Returned Statement Fee	\$7.00 per statement
Online Bill Pay Service	NONE

GENERAL FEES

Domestic Outgoing Wire Transfer	\$25.00
Incoming Wire Transfer	\$10.00 each
Official Check: One free per day, then	\$5.00 each
Money Order	\$2.00 each
Plastic Card Replacement	\$7.50
VISA® Gift Card Initial Fee	\$3.00 <sup>3</sup>
VISA® Travel Money Initial Fee (Reloadable Cards)	\$5.00 <sup>3</sup>
Coin Machine (Member)	NONE
Coin Machine (Non-Member)	10% (of amt collected)
Visa Check Card Annual Fee	NONE
Visa Credit Card Annual Fee	NONE
Visa Credit Card Over Limit Fee	NONE
Visa Credit Card Balance Transfer Fee	NONE
Visa International Service Assessment (with currency conversion)	1% <sup>4</sup>
Visa International Service Assessment (without currency conversion)	.8% <sup>4</sup>

ATM FEES (Does **NOT** apply to FREE Checking, Free Checking PLUS+ or Business Checking accounts.)

First 4 transactions per month at a foreign ATM are free. After 4, Point Breeze will charge a nominal fee as described below:

Withdrawals	\$1.50
Inquiries	\$1.00
Transfers	\$1.00
Point of Sale	\$0.25

<sup>1</sup>Fees will vary for deposited foreign items.

<sup>2</sup>Maximum Checking Inactivity Fee per year is \$10.00.

<sup>3</sup>Other transaction fees may apply.

<sup>4</sup>Applies to Visa Check Card and Visa Credit Card international transactions only. Percent reflects amount per transaction.

Point Breeze Credit Union does not impose any penalties or fees for withdrawal of funds, excluding Certificate of Deposits. IRA funds are subject to Internal Revenue Service regulations regarding penalties. Charges and fees imposed by Point Breeze Credit Union are listed above and pertain to Point Breeze Credit Union members as well as members of credit unions that participate with CO-OP Network® Shared Branching who conduct transactions at Point Breeze Credit Union locations. ATM charges apply whether the transaction is completed or not. Membership Eligibility: Individuals who work, worship, are members of and/or volunteer for an organization located within 20 miles of a Point Breeze Credit Union office, and their immediate family members, are eligible to join. Not all services are available to non-members.