

**ACCOUNT CHARGES**

NSF/Overdraft Item		\$20.00
Courtesy Pay		\$20.00
Automatic Overdraft Transfer		\$2.00
Stop Payment		\$25.00
Share Draft Order (quantities vary)		depends on style
Share Account Below Minimum (\$10.00) Balance		\$2.00
Share Account Closed Within 6 Months of Opening		\$10.00
Dormant Share Account (12 months inactive for balances less than \$100)		\$5.00 quarterly
Share Account Withdrawals (3 per month at no charge, maximum 6 (RegD))		\$5.00

**LOAN ACCOUNT CHARGES**

See Loan Disclosure

**AUTOMATED/24-HOUR SERVICE CHARGES**

Heart of LA ATM Transaction		<b>FREE</b>
Foreign ATM Transaction (4 per month at no charge)		\$2.00
Visa Check Card Lost/Non-Surrender (per card)		\$15.00
Visa Check Card Replacement (per card)		\$3.00
Visa Check Card - Priority Issue		\$15.00
Visa Check Card - PIN Reissue		\$2.00
Visa Check Card Overdraft Item		\$20.00
Visa Sales Slip Copy		\$15.00
Visa Transaction Dispute/Chargeback Denied		Actual Cost

**INTERNET OPTIONS**

PCU (Personal Credit Union) Basic Service		<b>FREE</b>
"Bill Payer" {unlimited transactions}		<b>FREE</b>
Bill Payer Check Copies		\$20.00
Mobile Banking		FREE
Mobile Deposit		FREE
Pop Money	\$0-\$249.00	\$0.85
	\$250-\$999	\$1.00
	\$1,000 and up	\$2.00

**MISCELLANEOUS SERVICE CHARGES**

Returned/Unpaid Item - Business Account		\$15.00
Returned/Unpaid Item		\$15.00
Account Research/Reconcile (per hour, \$10.00 minimum)		\$20.00
Christmas Club Early Withdrawal		\$25.00
Item Processed for Collection		\$15.00
Account History Printout (to prior statement date)		\$2.50
Returned Mail Fee		\$5.00
Statement Copy		\$5.00
Photocopy (per page)		\$1.00
Fax Transmission (per page)		\$1.00
Money Order		\$1.75
Cashier's Check		\$3.00
Safe Deposit Box Annual Rental	Size 3 x 5	\$20.00
	Size 3 x 10	\$35.00
	Size 5 x 10	\$45.00
	Size 10 x 10	\$85.00
Safety Deposit Box Drilling and/or Key Replacement		Based on Actual Cost to Credit Union
Prepaid Cards		\$2.50
Tax Levy Fee		\$25.00
Outgoing Wire Transfer		\$10.00
International Wire Transfer		\$30.00
Lagniappe Savings Early Withdrawal		1st \$10.00 / 2nd \$25.00
Title Fees		\$50.00
Business E-ssential		
Monthly Fee		\$10.00
Night Drop Key Replacement		Based on Actual Cost to Credit Union
Night Drop bags		\$10.00
Cash Order	per \$100	\$0.20
Coin Order	per \$100	\$0.20