

Freebies.

Online & Mobile Services:	
Online Banking	FREE
Mobile Banking (PEFCU2go)	FREE
ePay (online bill payment)	FREE
eStatements (paperless)	FREE
uDeposit (online deposits)	FREE
uWithdraw (free check printing)	FREE
Phone Banking	FREE
eFunds Transfer (incoming/outgoing)	FREE
Shared Branch Transactions	FREE
Foreign (Non-PEFCU) ATM Fees (surcharges may be assessed by ATM owner)	FREE
CO-OP or Alliance One ATM Transactions	FREE

ScoreCard® Rewards:	
Visa Debit Card (Not valid on PIN transactions)	1 point/\$3
Visa Credit Card (Not valid on bal. transfers or cash advances)	1 point/\$1

Other Services:	
Debit Card with Checking	FREE
Overdraft Transfer from Visa Credit Card	FREE
Annual IRA Administration	FREE
Signature Guarantee	FREE

Thank you
for choosing Purdue
Employees Federal
Credit Union.

Other Fees.

Account Fees:	
Check by Phone for PEFCU Loan Payment	\$10
Account Balancing Service (1 hr. min.)	\$20/hr.
Account Research (1 hr. min.)	\$20/hr.
Transaction History from PEFCU Staff	\$3
Statement Copy from PEFCU Staff	\$5/month
Check Copy from PEFCU Staff	\$5/check
Deposited Check Copy	\$5
Official Check Copy	\$3
Return Deposit Item	\$5
Return Deposit Item Endorsed from PEFCU Member.	\$25
Levy Processing	\$50
Garnishment/Attachment Processing	\$20

Miscellaneous Fees:	
Official Check 1 free per day.	\$5 ea./ after
Notary 3 free per day.	\$1 ea./ after
Traveler's Cheques (single signature)	\$1 per \$100
Traveler's Cheques (dual signature)	\$2 per \$100
Wire Incoming, Domestic	\$5
Wire Outgoing, Domestic	\$20
Wire Incoming, International	\$5
Wire Outgoing, International	\$40
Foreign Currency Shipping	\$15
Foreign Currency (Selling/Exchange Svc.) Only paper currency will be accepted.	\$5

P.O. Box 1950, West Lafayette, IN 47996-1950
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This credit union is federally insured by
the National Credit Union Administration.

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Federal Credit Union



Fees. Freebies. And more.

Effective Aug. 20, 2010

Your trusted
financial partner
for life.

Share Draft Checking.

It's easy to waive your monthly service fee on your Sensible Checking account. Just meet **one of the three** options:

1. Set up a monthly direct deposit into your checking. (or)
2. Maintain a combined \$2,500 avg. daily balance. See additional benefits in Relationship Rewards. (or)
3. Transact without checks or teller-assistance. Must also sign up for eStatements.

Sensible Checking:

Service Fee (if not waived)	\$6/mo.
Minimum Balance to Open	\$25
Closing Penalty (if in first 90 days)	\$50
Overdraft Transfer from Savings	\$8
Overdraft Transfer from Visa Credit Card	FREE
Non-Sufficient Funds (check or ACH)	\$28
Courtesy Pay (check or ACH)*	\$33
Negative Balance Fee (after 5 days)	\$5/day
Stop Payment (check or ACH)	\$30
Stop Payment (check or ACH) via Online	\$20
Stop Payment (PEFCU official check) Lost or Stolen Only.	\$25
Temporary Check from PEFCU Staff	\$1/sheet

Students currently enrolled in higher education and under age 25 may qualify for Student Checking.

Student Checking:

Service Fee	WAIVED
Minimum Balance to Open	\$25
Closing Penalty (if in first 90 days)	\$50
Overdraft Transfer from Savings	\$8
Overdraft Transfer from Visa Credit Card	FREE
Non-Sufficient Funds (check or ACH)	\$28
Courtesy Pay (check or ACH)*	\$33
Negative Balance Fee	\$5/day

* Courtesy Pay is subject to approval. Must have at least one monthly direct deposit in order to qualify.

Relationship Rewards.

The deeper your relationship with PEFCU, the greater the benefits you will enjoy as a member. PEFCU offers three Relationship Rewards tiers based on your average daily household balance at the credit union.

Advantage Tier: (\$2,500+ combined household balance)

Share Draft Service Fee	WAIVED
Non-Sufficient Funds (check or ACH)	\$28
Courtesy Pay (check or ACH)*	\$33
Share Certificate Bonus / Auto Loan Discount with Sensible Checking	+/- 0.20%

Premier Tier: (\$20,000+ combined household balance)

Share Draft Service Fee	WAIVED
Non-Sufficient Funds (check or ACH)	\$25
Courtesy Pay (check or ACH)*	\$30
Checking Balance Accrues Dividends at	\$1,000
Share Certificate Bonus / Auto Loan Discount with Sensible Checking	+/- 0.30%

Select Tier: (\$75,000+ combined household balance)

Share Draft Service Fee	WAIVED
FREE PEFCU Custom Checks	1 box/year
Traveler's Cheques	FREE
Non-Sufficient Funds (check or ACH)	\$25
Courtesy Pay (check or ACH)*	\$30
Checking Balance Accrues Dividends at	\$1,000
Share Certificate Bonus / Auto Loan Discount with Sensible Checking	+/- 0.40%

Visa® Debit Card.

Debit Cards:

ScoreCard Rewards (Not valid on PIN transactions)	1 Bonus Point/\$3
Reissue Card Fraud, expiration, or requested by PEFCU.	FREE
Replacement Card	\$5
Replacement PIN	\$1.50
Foreign Transaction (single currency) All transactions in US dollars.	0.80%
Foreign Transaction (multiple currency) All transactions in US dollars.	1.00%

Share Accounts.

Primary Share Savings:

Minimum Balance to Open	\$5
Minimum Balance Requirement	\$5
Penalty for Below Min. Balance	\$4.99
Member Closing Penalty (if in first 9 mos.)	\$5
Balance Accrues Dividends at	\$5.01
Inactive Savings Account If balance <\$100 for 13 months.	\$5/month
Non-Sufficient Funds (ACH)	\$28
Courtesy Pay (ACH)	\$33
ACH Pre-Authorized Stop Payment	\$30

Money Market Account:

Minimum Balance to Open	\$2,500
Six (6) Free Withdrawals Per Month (Only 3 by check)	\$5 ea./after

Visa® Credit Card.

Credit Cards:

ScoreCard Rewards (Not valid on bal. transfers or cash advances)	1 Bonus Point/\$1
Reissue Card Fraud, expiration, or requested by PEFCU.	FREE
Replacement Card	\$5
Replacement PIN	\$1.50
Foreign Transaction (single currency) All transactions in US dollars.	0.80%
Foreign Transaction (multiple currency) All transactions in US dollars.	1.00%
Statement Copy from PEFCU Staff	\$5/month
Late Payment	\$29

Check-Cashing Fees.

Savings-only accounts that do not maintain a combined household average daily balance of \$2,500 and do not use direct deposit will be charged a fee to cash checks. The fee is 1% or \$2, whichever is greater.

Youth accounts are exempt from check-cashing fees.