

Fee Schedule

Effective February 2010



Purdue Employees
Federal Credit Union

P.O. Box 1950, West Lafayette, IN 47996-1950
765.497.3328 / 800.627.3328
www.purdueefcu.com

Share Draft Checking Accounts

Sensible CheckingSM:

Meet one of three and Sensible Checking is free:

- *sign up for a monthly direct deposit*
- *maintain a combined \$2,500 avg. daily balance*
- *transact completely electronically each month*

Without direct deposit or \$2,500 combined balance or transacting completely electronically \$6/mo.

Minimum Balance to Open.....\$25

Closing Penalty (*if in the first 90 days*).....\$50

PEFCU Online Banking.....FREE

PEFCU Mobile Banking.....FREE

Visa Debit Card Transaction (*PIN or signature*)FREE

ScoreCard[®] Rewards..... 1 Bonus Point/\$3

Must choose "credit" instead of "debit" and sign receipt to earn 1 Bonus Point per \$3 in transactions. PIN transactions not eligible for rewards.

Non-Sufficient Funds (NSF) Check or ACH\$28

Paid NSF Check, Debit or ACH\$33

PEFCU ePay (*online bill payment*)FREE

PEFCU eStatements.....FREE

PEFCU uDeposit (*online deposits*)FREE

PEFCU uWithdrawFREE

Check Copy Obtained from PEFCU OnlineFREE

PEFCU PhoneFREE

PEFCU Secure Account Manager (SAM)FREE

eFunds Transfer (*incoming/ outgoing*).....FREE

Shared Branch Transactions.....FREE

Ask a PEFCU Representative how to qualify for additional Relationship Rewards.

See Other Account Fees for additional free services.

Student Checking:

Available to members age 18 to 25 who are enrolled at higher education institutions.

Minimum Balance to Open.....\$25

Closing Penalty (*if in the first 90 days*).....\$50

PEFCU Online Banking.....FREE

PEFCU Mobile Banking.....FREE

Unlimited Check Writing.....FREE

Visa Debit Card Transaction (*PIN or signature*)FREE

ScoreCard® Rewards.....1 Bonus Point/\$3

Must choose "credit" instead of "debit" and sign receipt to earn 1 Bonus Point per \$3 in transactions. PIN transactions not eligible for rewards.

Non-Sufficient Funds (NSF) Check or ACH\$28

Paid NSF Check, Debit or ACH\$33

PEFCU ePay (*online bill payment*).....FREE

PEFCU eStatements.....FREE

PEFCU uDeposit (*online deposits*).....FREE

PEFCU uWithdrawFREE

Check Copy Obtained from PEFCU Online.....FREE

PEFCU Phone.....FREE

PEFCU Secure Account Manager (SAM)FREE

PEFCU2go.....FREE

eFunds Transfer (*incoming/outgoing*).....FREE

Shared Branch Transactions.....FREE

See a PEFCU Representative for qualifications. See Other Account Fees for additional free services.

Check-Cashing Fees:

Applied to savings-only accounts with a combined household balance less than \$2,500 and no direct deposit. Youth accounts are exempt from check-cashing fees.

Check Cashing1% or \$2
..... (*whichever is greater*)

Non-member Cashing a PEFCU CheckFREE

Additional checking benefits according to Relationship Rewards:

See a PEFCU Representative for details on Relationship Rewards.

Premier Tier: (*\$20K+ combined household balance*)

Unlimited Check Writing.....FREE

Non-Sufficient Funds (NSF) Check or ACH.....\$25

Paid NSF Check, Debit or ACH\$30

Balance Accrues Dividends.....at \$1,000

.....avg. daily balance

Select Tier: (*\$75K+ combined household balance*)

Free Checks.....1 box/year

Unlimited Check Writing.....FREE

Travelers' ChequesFREE

Non-Sufficient Funds (NSF) Check or ACH	\$25
Paid NSF Check, Debit or ACH	\$30
Balance Accrues Dividends.....at \$1,000	
.....avg. daily balance	

Share Accounts

Primary Share Savings:

Minimum Balance to Open.....	\$5
Minimum Balance Requirement.....	\$5
Penalty for Below Minimum Balance.....	\$4.99
Member Closing Penalty (<i>if in first 9 mos.</i>).....	\$5
PEFCU Online Banking.....	FREE
PEFCU Mobile Banking.....	FREE
Balance Accrues Dividends at	\$5.01
Non-Sufficient Funds (NSF) ACH.....	\$28
Paid NSF ACH.....	\$33
ACH Pre-Authorized Stop Payment	\$25
Shared Branch Transactions.....	FREE
Annual IRA Administration	FREE

Money Market Account:

Minimum Balance to Open.....	\$2,500
PEFCU Online Banking.....	FREE
PEFCU Mobile Banking.....	FREE
Shared Branch Transactions.....	FREE
Annual IRA Administration	FREE
Withdrawals	6 FREE/month up to 3 checks
.....	(\$5 ea. thereafter)

Other Account Fees

Phone Transactions with Contact Center Rep.....	\$2
Check by Phone for a PEFCU loan payment.....	\$10
Account Balancing Service (<i>1hr min</i>).....	\$20/hr.
Account Research (<i>1hr min</i>)	\$20/hr.
Transaction History Obtained from PEFCU Staff	\$3
Statement Copy Obtained from PEFCU Staff ...	\$3/month
Check Copy Obtained from PEFCU Staff.....	\$3/check

Other Account Fees (con't)

Deposited Check Copy	\$5
Official Check Copy	\$3
Stop Payment – ACH or Check	\$25
Stop Payment – Check – Using PEFCU Phone	\$20
Stop Payment – Check – Using PEFCU online	\$20
Stop Payment – PEFCU Official Check	\$25
.....	<i>(Lost or Stolen Official Checks Only)</i>
Counter/Temporary Check.....	\$1/sheet
Overdraft Transfer from Savings	\$5
Overdraft Transfer from Visa Credit Card	FREE
.....	<i>(Transfers in increments of \$100 as a cash advance)</i>
Negative Balance <i>(after 5 days)</i>	\$5/day until positive
Inactive Checking Account	\$3/month
.....	<i>(If household balance is less than \$100 for 4 mos.)</i>
Inactive Share Account	\$3/month
.....	<i>(If household balance is less than \$100 for 13 mos.)</i>
Return Deposit Item – Checking or Savings.....	\$5
<i>(If endorser of the return item is also the PEFCU account holder the fee is \$25)</i>	

ATM/Visa® Debit Cards

Initial Cards and PIN	FREE
ScoreCard® Rewards.....	1 Bonus Point/\$3
<i>Must choose "credit" instead of "debit" and sign receipt to earn 1 Bonus Point per \$3 in transactions. PIN transactions not eligible for rewards.</i>	
Reissue Card	FREE
.....	<i>(for Fraud, Expiration, or at the advice of PEFCU)</i>
Replacement Card	\$5
.....	<i>(for Lost or Excessive Replacements)</i>
Replacement PIN	\$1.50
Foreign Transaction	Single Currency.....0.80%
.....	Multiple Currency....1.00%
.....	all transactions in US Dollars
Visa Debit Card Transaction <i>(PIN or signature)</i>	FREE
PEFCU ATM Transaction	FREE
CO-OP/Alliance One Network ATM Transaction	FREE
Non-PEFCU ATM Transaction	FREE*

**Please note: You may be assessed a surcharge fee by the ATM owner for transactions from non-PEFCU ATMs.*

Visa® Credit Cards

Initial Cards and PIN	FREE
ScoreCard® Rewards	1 Bonus Point/\$1
<i>Earn 1 Bonus Point per \$1 in transactions. Cash Advances and Balance Transfers do not earn Bonus Points.</i>	
Reissue Card	FREE
<i>..... (for Fraud, Expiration, or at the advice of PEFCU)</i>	
Replacement Card	\$5
<i>..... (for Lost or Excessive Replacements)</i>	
Replacement PIN	\$1.50
Foreign Transaction	Single Currency....0.80%
<i>..... Multiple Currency....1.00%</i>	
<i>..... all transactions in US Dollars</i>	
Statement Copy Obtained from PEFCU Staff ...	\$3/month
Visa Late Payment	\$29

Miscellaneous Fees

Official Check	1 FREE/Day \$3 ea. thereafter
Notary	3 FREE/Day \$1 ea. thereafter
Signature Guarantee	FREE
Copies	25¢ ea.
Travelers' Cheques	
Single Signature	\$1 per \$100
Dual Signature	\$2 per \$100
<i>(See a PEFCU Representative for Relationship Tiers discounts.)</i>	
Wire Incoming	FREE
Wire Outgoing-Domestic	\$15
Wire Outgoing-International	\$40
Foreign Currency Shipping	\$15
Foreign Currency (Selling/Exchange Service)	\$5
<i>(No Foreign Coin accepted for selling/exchange services, only Paper Foreign Currency.)</i>	



This credit union is federally insured by the National Credit Union Administration.