PSECU^{**}

FEE SCHEDULE

SERVICE CHARGES

FEE TYPE	FEE
Stop Draft Payment or ACH Stop (single check or ACH item)	\$10
Stop Draft Payment Series or ACH Permanent Stop	\$15
Non-Sufficient Funds (returned item - unpaid check or ACH)	\$0
Courtesy Pay (overdraft - paid check or ACH)	\$15
Skip A Pay	\$25
Copy of Cleared/Cancelled Check	\$1
PIN Mailer (if account PIN is requested more than two times in a six-month period)	\$1
Excessive PIN (if change of account PIN is requested more than two times in a six-month period.)	\$1
Paper Statement Copy (Note: the most recent quarterly statement or last two monthly statements are free.)	\$5 per account
Dormant Account - An account is considered dormant if there has been no financial activity or member-initiated correspondence for at least one year. PSECU may assess a \$5 monthly fee to these accounts unless prohibited or otherwise excluded. If an account has \$5 or less, the total amount remaining will be charged and the account closed. To avoid the fee, members can simply make a deposit/withdrawal or contact PSECU.	\$5 per month
Bad Address - PSECU will assess this service charge if you move and fail to tell us your new address after 12 months of moving to the new address.	\$10
ATM Deposit Adjustment (e.g., entry errors, math errors, deposit incorrect endorsements, etc.)	\$4
Overnight Mailing - UPS Next Day/UPS Saturday	at cost
Card Rush	\$40
Card to Alternate Address	\$16

WIRE TRANSFERS

FEE TYPE	FEE
Wire Transfer - Outgoing (domestic)	\$20
Wire Transfer - Incoming	No service charge by PSECU

IMPORTANT: PSECU RESERVES THE RIGHT TO ADD TO, TERMINATE, OR MAKE OTHER CHANGES TO THESE SERVICE CHARGE FEES AT ANY TIME.