

## Schedule of Fees

### Savings Account Fees

|                                                                     |               |
|---------------------------------------------------------------------|---------------|
| • Closed Share Account (If closed within 6 months of opening) ..... | \$25.00       |
| • IRA Transfer Fee (To another institution) .....                   | \$50.00       |
| • Dormant Account Fee .....                                         | \$10.00/month |

### Primary Share Maintenance Fee .....

No fee will be charged if one of the following qualifications is met:

- Maintain an average daily combined share balance of at least \$100
- Organizational Account
- Have a checking account, direct deposit, IRA, or share certificate
- Under age 25
- Have a loan in good standing

### ParDa Premier Savings

|                                                                                     |              |
|-------------------------------------------------------------------------------------|--------------|
| • Less than \$2,500 balance .....                                                   | \$5.00/month |
| • First three withdrawals per month .....                                           | Free         |
| • Three additional withdrawals per month (Including cash, check, or transfer) ..... | \$3.00 each  |

### Checking Account Fees

|                                                                                                           |                      |
|-----------------------------------------------------------------------------------------------------------|----------------------|
| • Member Checks .....                                                                                     | Cost Varies by Style |
| • Counter/Starter Checks (Sheet of 4) .....                                                               | \$2.00               |
| • Check Copy (Paid within last 12 months) .....                                                           | \$5.00 each          |
| • Check Copy (Older than 12 months) .....                                                                 | \$15.00 each         |
| • Inactive Account (No activity for 6 months) .....                                                       | \$5.00/month         |
| • Closed Checking Fee (If closed within 6 months of opening) .....                                        | \$25.00              |
| • ParDa Overdraft Privilege .....                                                                         | \$33.00 each         |
| • <b>Premier Interest Checking</b>                                                                        |                      |
| Less than \$1,500 minimum balance (Member has 2 statement cycles to reach required minimum balance) ..... | \$10.00/month        |
| • <b>Share Draft</b>                                                                                      |                      |
| Maintenance Fee (No fee if using ParDa Debit Card) .....                                                  | \$5.00/month         |

### ATM/Debit Card Fees

|                                                                                 |             |
|---------------------------------------------------------------------------------|-------------|
| • Deposits & POS Transactions .....                                             | Free        |
| • Transfers, Withdrawals & Balance Inquiries at ATM (After first 10) .....      | \$1.00 each |
| • Card or PIN Replacement .....                                                 | \$5.00      |
| • Card Capture due to Misuse .....                                              | \$25.00     |
| • Expedited Card Replacement (Additional Fees for International Shipping) ..... | \$50.00     |

### Loan Program Fees

|                                      |         |
|--------------------------------------|---------|
| • Reapplication Within 60 Days ..... | \$25.00 |
| • Skip-A-Payment .....               | \$35.00 |

### Other Fees

|                                                                                                         |              |
|---------------------------------------------------------------------------------------------------------|--------------|
| • Incoming Wire Transfers .....                                                                         | Free         |
| • Shared Branch Transactions (Some exclusions apply) .....                                              | Free         |
| • Notary Service .....                                                                                  | Free         |
| • Online Bill Pay .....                                                                                 | Free*        |
| • Account History Printout .....                                                                        | \$1.00/page  |
| • ParDa Check Cashing (Non-Member) .....                                                                | \$5.00       |
| • VISA Gift Card .....                                                                                  | \$4.00       |
| • Statement Copies .....                                                                                | \$5.00/month |
| • Returned Mail with No Forwarding Address .....                                                        | \$5.00 each  |
| • ACH Manual Posting Fee .....                                                                          | \$5.00 each  |
| • Research and Reconciliation on Account - 1 hour minimum (Fee refunded if result shows CU error) ..... | \$20.00/hour |
| • Domestic Wire Transfers .....                                                                         | \$25.00 each |
| • Exchange ParDa Check for Cashier Check .....                                                          | \$25.00 each |
| • Checks Deposited & Returned .....                                                                     | \$33.00 each |
| • ACH/Automatic Payment Returned .....                                                                  | \$33.00 each |
| • NSF (non-sufficient funds) Withdrawal .....                                                           | \$33.00 each |
| • Stop Payments .....                                                                                   | \$33.00 each |
| • Levy or Garnishment .....                                                                             | \$50.00 each |
| • Escheatment Fee .....                                                                                 | \$50.00 each |
| • Cashier Check .....                                                                                   | \$5.00 each  |
| • Money Order .....                                                                                     | \$3.00 each  |

All fees subject to change.

\* Please note that after 180 days of inactivity, you will be charged a monthly inactivity fee of \$7.00.