

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:	\$5.00/month
• 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
• Premier Interest Checking	
Less than \$1,500 minimum balance (Member has 2 statement cycles to reach required minimum balance)	\$10.00/month
• Share Draft	
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.