


Pathways Fee Schedule – Effective January 1, 2020

| Account Related Fees | Fee |
|--|----------------|
| Account Maintenance Fee <i>(Fee waived with the following: \$100 aggregate savings/loan balance(s), active checking account, credit card, or for members age 22 or younger)</i> | \$5.00 / month |
| Statement Copy | \$3.00 |
| Check Processing Fee (Non-Member) | \$5.00 |
| Reg-D Savings Withdrawal Fee <i>(In excess of six per month, excluding ATM or in-person)</i> | \$2.00 |
| Returned Mail and/or Statement | \$4.00 |
| Account Research | \$25.00 / hour |
| Deposit Item Return Fee | \$15.00 |
| Non-Sufficient Funds/Courtesy Pay <i>(ACH, Debit, or Check) *Each occurrence</i> | \$33.00 |
| Overdraft Transfer from Savings | \$3.00 |
| Overdraft Transfer from Loan | \$3.00 |
| Money Order | \$2.00 |
| Corporate Check <i>(Payable to account owner – FREE)</i> | \$5.00 |
| Automatic Account per check issued | \$5.00 |
| Overnight or Rush Delivery | @ Cost |
| Notary Service | FREE |
| Checking (Share Draft) Fees | |
| Swipe2Save Checking | FREE |
| Premier Checking | FREE |
| Stop Payment | \$25.00 |
| Check Copy | \$3.00 |
| Online Services Fees | |
| Online Banking | FREE |
| Mobile Banking | FREE |
| CU*EasyPay Online Bill Payment <i>(Charged after 90 days no payment activity)</i> | \$2.95 / month |
| ATM/Debit Card Fees | |
| Non-Network ATM Transaction Fee <i>(First four free)</i> | \$2.00 |
| Replacement ATM/Debit Card | \$10.00 |
| Wire Transfer Fees | |
| Incoming Wire Transfer | \$10.00 |
| Outgoing Wire Transfer | \$20.00 |
| Outgoing International Wire Transfer | \$50.00 |
| Dormant Account Fees | |
| Dormant Account – Per Suffix <i>(No activity within last 12-months, aggregate savings of less than \$500, member is at least 19 years of age and no other account relationship)</i> | \$5.00 / month |

| Legal Processing Fees | |
|---|--------------------|
| Garnishments/Levies/Records Subpoena | \$20.00 |
| Child Support Processing | \$10.00 |
| Escheatment | \$50.00 |
| Safe Deposit Box Fees | |
| See your local branch for safe deposit box availability and costs. | |
| Box Drilling Fee | @ Cost |
| Key Replacement | \$20.00 |
| HSA Account Related Fees | |
| Enrollment Fee | No Charge |
| Checks Cleared on Account <i>(This fee may be waived based on your employer)</i> | \$.50 / per check |
| Inactivity Fee <i>(No activity for 12-months on balances <\$2,500 and may be waived based on your employer)</i> | \$2.00 / per month |
| Check Copies | \$3.00 |
| Mailed Statements | \$2.00 |
| Non-Sufficient Fee | \$20.00 |
| Replace Lost/Stolen Card | \$5.00 |
| Business Account Fees | |
| <u>Basic Checking</u> No monthly maintenance fee 50 free transactions per month \$0.25 per transaction over 50 | |
| <u>Organizational/Club Checking</u> No monthly maintenance fee 50 free transactions per month \$0.25 per transaction over 50 | |
| <u>Plus Checking</u> 200 free transactions per month \$0.25 per transaction over 200 | \$8.00 / month |
| <u>Premium Checking</u> 400 free transactions per month \$0.25 per transaction over 400 <i>(waived if aggregate average daily balance is \$7,500 or greater)</i> | \$20.00 / month* |
| Account to Account Transfer Service <i>(Refers to transfers to other financial institutions)</i> | \$10.00 / month |
| Bill Pay <i>(Organizational/Club Account not eligible for bill pay service)</i> | \$10.00 / month |



Pathways
Financial Credit Union

