**SERVICE FEES**

**EFFECTIVE FEBRUARY 1, 2020**

### Regular Share, Premium Online Saving, Checking, & Money Market

<table>
<thead>
<tr>
<th>Savings Account</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Check Stop Payment (individual)</td>
<td>$20.00</td>
</tr>
<tr>
<td>Check Stop Payment (Sequential Series)</td>
<td>$30.00</td>
</tr>
<tr>
<td>Returned Deposited Check</td>
<td>$5.00</td>
</tr>
<tr>
<td>Returned Inbound Electronic Transfer (Originated at PenFed)</td>
<td>$30.00</td>
</tr>
<tr>
<td>Returned ACH (Originated at another financial institution), Check, or Preauthorized Debit</td>
<td>$30.00</td>
</tr>
<tr>
<td>Non-sufficient Funds</td>
<td>$30.00</td>
</tr>
<tr>
<td>Uncollected Funds (Deposits on hold)</td>
<td>$10.00</td>
</tr>
<tr>
<td>MMSA Excessive Transactions</td>
<td>$10.00</td>
</tr>
<tr>
<td>Share and Money Market Savings Account Non-PenFed Branded Withdrawal Fee</td>
<td>$1.50</td>
</tr>
<tr>
<td>Share and Money Market Savings Account Non-PenFed Branded Balance Inquiry</td>
<td>$1.00</td>
</tr>
<tr>
<td>Share and Money Market Savings Account International Transaction Fee up to 2% of Transaction</td>
<td>$1.00</td>
</tr>
</tbody>
</table>

### Checking Account

<table>
<thead>
<tr>
<th>Monthly Service Charge</th>
<th>$10.00</th>
</tr>
</thead>
</table>

Daily balance of $500 or Direct Deposit of at least $500 monthly to the account is required to avoid the $10 service charge.

**Access Bill Pay Monthly Charge**

- **Access America** FREE
- **Complete Access/PenCheck Limited** $5.00
- **PenCheck Plus** $8.95
- **PenCheck Net** $4.50

PenCheck Net Fee is waived if you maintain an average monthly balance of at least $5,000 in the account.

**Access America Checks** $5.00

**Complete Access Checks** $6.82

**PenCheck Plus** $16.25

**PenCheck Net**

*Withdrawal Fee $1.50

*Balance Inquiry Fee $1.00

International Transaction Fee up to 2% of Transaction

### Credit Cards

**Late Payment Fee (per billing cycle)**

- Balance less than $1,000 up to $10.00
- Balance $1,000–$2,000 up to $20.00
- Balance greater than $2,000 up to $25.00

**Returned Payment, Check or ACH**

- Balance Transfer Fee 3% of Transferred Balance

### Loans

<table>
<thead>
<tr>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>$30.00</td>
</tr>
<tr>
<td>20% of Finance Charge Due $20 min./$25 max</td>
</tr>
</tbody>
</table>

**Returned Loan Payment, Check or ACH**

**Late Charge on Loans (per payment)**

**Over Limit Fee (each time)** $15.00

**Check Stop Payment** $15.00

**Automobile Lien Placement Charge** Actual Fee Incurred

**Equity Line of Credit**

**Check Stop Payment (Individual)** $15.00

**Check Stop Payment (Sequential Series)** $25.00

**Over Credit Limit (per month)** $10.00

**Returned Check** $30.00

**Returned Loan Payment, Check or ACH** $30.00

**Late Charge** 5% of Past Due Amount

**Lien Release Processing** $20.00

### Mortgage and Equity Loans

**Late Charge** As provided in promissory note

**Returned Loan Payment, Check or ACH** $30.00

**Lien Release Processing** $20.00

### Services

**Mailed Consolidated Statement (per statement)** $2.00

This fee is waived if you: (1) receive your statements electronically; (2) have a PenFed checking account with a monthly Direct Deposit of at least $500; or (3) maintain a minimum daily balance of $500 or more in your PenFed checking account.

**Mailed Credit Card Statement** $1.00

Fee is waived if you receive your statements electronically.

**Statement Copy (each)** $3.00

**Check Copy (each, after first four free)** $1.00

**Western Union Money Order** $12.00

**Domestic Wire Transfer** $25.00

**International Wire Transfer** $30.00

**ACH Transfer via Member Service** $5.00

**Real Estate Subordination Request** $150.00

### Maintenance

**Bad Address/Inactive Accounts (per quarter)** $15.00

**Garnishment or Levy Fee** $20.00

**Account Research (per hour)** $10.00

*Unlimited PenFed ATM transactions, both withdrawals and balance inquiries, per statement cycle without a PenFed fee from Access America and Complete Access Checking accounts.

†No fee with the PenFed VISA Promise Card, PenFed Defender American Express® Card or PenFed Defender VISA Signature® Card.

‡Except where prohibited by law.