SERVICE & ORIGINATION FEES

EFFECTIVE NOVEMBER 6, 2026

Regular Share, Premium Online Saving, Checking, & Money Market Savings Account

	Amount
Check Stop Payment (Individual)	$20.00
Check Stop Payment (Sequential Series)	$30.00
Returned Inbound Electronic Transfer (Originated at PenFed)	$30.00
Returned ACH (Originated at another financial institution), Check, or Preauthorized Debit	
Non-sufficient Funds	$30.00
Uncollected Funds (Deposits on hold)	$10.00
Share and Money Market Savings Account Non-PenFed Branded ATM Access Fees: (PenFed ATM fees waived for members with Access America or Free Checking accounts.)	
*Withdrawal Fee	$1.50
*Balance Inquiry Fee	$1.00

*Unlimited ATM transactions, both withdrawals and balance inquiries, without a PenFed fee for Access America Checking, Free Checking, and Complete Access Checking accounts. PenFed will not charge ATM fees to members who have an Access America Checking or Free Checking account for using any ATM for withdrawals or balance inquiries of any PenFed share account. Third party ATM operators may still impose surcharge fees.

Foreign Transaction Fee	up to 2% of Transaction

Checking Account

Monthly Service Charge	
Free Checking	FREE
Access America	$15.00

A daily balance of $500 or more or Direct Deposit of at least $500 monthly to the account waives the Access America $15 monthly charge.

Access Bill Pay Monthly Charge	
Access America and Free Checking	FREE
Complete Access and PenCheck Limited	$5.00
PenCheck Plus	$8.95
Checks	first 40 FREE*
	reorder prices vary**

*Standard checks; additional expense for non-standard check orders.

**Prices vary based on quantity, style, and design.

Retail Cash Deposit Service Fee	first 3/month FREE*/ $2.00

*first (3) transactions each month are FREE. Each additional transaction has a $2.00 fee. Not available for Limited Checking accounts.

Mortgage and Equity Loans

Late Charge	As provided in promissory note
Returned Loan Payment, Check or ACH	$30.00
Lien Release Processing	$20.00
Subordination	$150.00
Partial Release	$250.00
Recast	$250.00
CEMA Fee	$450.00

Mortgage Loans

Origination Fee (Non VA)	Up to 1% of Loan Amount
Origination Fee (VA Purchase, Non-IRRRL Refinance)	$995.00
Escrow Waiver Fee	0.25% of Loan Amount

Loans

Returned Loan Payment, Check or ACH	$30.00
Late Charge on Loans (per payment)	$29.00
Thrifty Credit Service, Tax-Smart College Line, Overdraft Line of Credit and Personal Line of Credit	
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)	$20.00
Check Stop Payment (Sequential Series)	$30.00
Over Credit Limit (per month)	$20.00
Returned Non-PenFed Check	$30.00
Returned Loan Payment, Check or ACH	$30.00
Annual HELOC Fee	$99.00
Lien Release Processing	$20.00
Late Charge	As provided in promissory note

Credit Cards

Convenience Check Stop Payment (each)	$15.00
Two or More Simultaneous Stop Payments	$25.00
Card Replacement Expedited Mailing	$15.00-$25.00
Mailed Credit Card Statement (each) Waived only if statements are received electronically	$2.00
Mailed Credit Card Statement Reprint (each)	$3.00
Returned Payment Fee	up to $25.00
Late Payment Fee	up to $35.00

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.

Statement Copy (each)	$3.00
Check Copy (each, after first four free)	$1.00
Domestic Wire Transfer	$30.00
International Wire Transfer	$35.00
ACH Transfer via Member Service There is no fee for ACH transfers initiated at PenFed.org	$5.00
Real Estate Subordination Request	$150.00
Transfer via 3rd Party Servicer, ACH or Debit Card	up to $10.00
Official Check (each check less than $500) There is no fee for check amounts greater than or equal to $500	$5.00

Incidental Fees

Bad Address/Inactive Accounts (per quarter)	$15.00
Garnishment or Levy Fee	$20.00
Account Research (per hour)	$15.00

PENFED CREDIT UNION

EQUAL HOUSING LENDER

Federally Insured by NCUA. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.
Information current as of November 6, 2026 and is subject to change. Our address, in accordance with NY law, is 7940 Jones Branch Drive, McLean, VA 22102.

M-91N 11/06/26