

SERVICE FEES

EFFECTIVE DECEMBER 2014

Regular Share, Checking, and Money Market Savings Account Amount

Check Stop Payment (each).....	\$15.00
Two or more simultaneous stop payments	25.00
Returned Deposited Check.....	5.00
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
MMSA Excessive Transactions.....	10.00

Checking Account

Monthly Service Charge.....	10.00
<small>Daily balance of \$500 or Direct Deposit of at least \$500 monthly to the account is required to avoid the \$10 service charge.</small>	
Access Bill Pay Monthly Charge	
Access America	FREE
Complete Access.....	5.00
PenCheck Plus.....	8.95
PenCheck Net.....	4.50
<small>PenCheck Net Fee is waived if you maintain an average monthly balance of at least \$5,000 in the account.</small>	

Access America Checks (after first order)	5.00
Complete Access Checks (after first order)	6.82
PenCheck Plus and PenCheck Net Checks	15.42

ATM Card/Debit Card

Network Withdrawal*.....	1.50
Network Balance Inquiry*.....	1.00
Non-PenFed Card Surcharge at PenFed ATM.....	3.00
International Transaction Fee.....	up to 2% of Transaction

Credit Cards

Convenience Check Stop Payment (each).....	15.00
Two or more simultaneous stop payments.....	25.00
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 [†]	up to 25.00
Balance Transfer Fee [†]	3% of Transferred Balance

*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 or PenFed Defender American Express® Card.

Loans Amount

Returned Loan Payment, Check or ACH.....	\$30.00
Late Charge on Loans (per payment)	20% of Finance Charge Due (\$5 min./\$25 max.)
Thrifty Credit Service, Tax-Smart College Line, & 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

Convenience Check Stop Payment (each)	15.00
Two or more simultaneous stop payments.....	25.00
Over Credit Limit (per month).....	10.00
Returned Check.....	30.00
Check Stop Payment (each).....	15.00
Returned Loan Payment, Check or ACH.....	30.00
Late Charge	5% of Past Due Amount

Mortgage Loans

Late Charge.....	As provided in promissory note
Returned Loan Payment, Check or ACH.....	\$30.00

Services

Mailed Consolidated Statement of Accounts.....	1.00
<small>Fee is waived if you receive your statements electronically, have a PenFed checking account with Direct Deposit of at least \$500 per month to it, or maintain a minimum daily balance of \$500 or more in it.</small>	
Mailed Credit Card Statement	1.00
<small>Fee is waived if you receive your statements electronically.</small>	
Statement Copy (each)	1.50
Check Copy (each, after first four free)	1.00
Money Order.....	2.00
Travelers Cheques (per \$100)	1.00
Travelers Cheques for two (per \$100)	1.50
Gift Cheques (each).....	2.50
Western Union Money Order.....	12.00
Wire Transfer.....	20.00
International Wire Transfer	30.00
ACH Transfer via Member Service.....	5.00
<small>There is no fee for ACH transfers initiated at PenFed.org</small>	
Real Estate Subordination Request	100.00

Maintenance

Bad Address/Inactive Accounts (per quarter).....	15.00
Garnishment or Levy Fee	20.00
Account Research (per hour)	10.00

[†]Except where prohibited by law.

