

Personal Schedule of Fees

This schedule applies to personal deposit accounts. Please read carefully. It is part of the binding agreement between you and Power Financial Credit Union (PFCU) for your account and deposit relationship. **Fees effective July 1, 2026 and are subject to change.**

Personal Account Fees

Power Financial Credit Union offers a variety of personal account options designed to meet your specific needs.

Account	Monthly Fee/How to Avoid It	Transaction Fees	Other Important Information
Savings Accounts: Regular or Club Savings	<p>\$0</p> <ul style="list-style-type: none"> Low balance fee of \$1 per month if the account balance falls below \$5 	\$0	<p>Minimum Opening Deposit - \$5</p> <ul style="list-style-type: none"> These accounts offer tiered rates based on account balance¹ Earn interest when account balance reaches \$100
Power Savings	\$0	<ul style="list-style-type: none"> \$3 per transaction in excess of five (5) per month 	<p>Minimum Opening Deposit - \$500</p> <ul style="list-style-type: none"> Online only account Limit of 5 electronic transactions per month and no in branch withdrawals may be conducted Account availability subject to change <p>To earn qualifying interest rate:</p> <ul style="list-style-type: none"> Account must maintain a balance of \$500 Be enrolled in eStatements
Health Savings Account (HSA)	\$0	\$0	<p>Minimum Opening Deposit - \$100</p> <ul style="list-style-type: none"> Earn interest¹ when balance reaches \$100 Funds must be used for qualified medical expenses

Personal Account Fees (cont.)

Account	Monthly Fee/How to Avoid It	Transaction Fees	Other Important Information
Youth Accounts: Rocky Raccoon Savings	<p>\$0</p> <ul style="list-style-type: none"> Low balance fee of \$1 per month if the account balance falls below \$5 	\$0	<p>Minimum Opening Deposit - \$5</p> <ul style="list-style-type: none"> Exclusively for members 12 years old or under This account offers tiered rates based on account balance¹ Earn interest when account balances reach \$100 <p>Benefits include:</p> <ul style="list-style-type: none"> \$2 for each "A" grade earned on report card Earn a token for each \$10 in net deposits
Youth Accounts: Cha-Ching Checking	\$0	\$0	<p>Minimum Opening Deposit - \$5</p> <ul style="list-style-type: none"> Exclusively for members ages 13 to 17 Teens receive their own Visa debit card <p>Benefits include:</p> <ul style="list-style-type: none"> \$2 for each "A" grade earned on report card Earn a token for each \$10 in net deposits
Student Checking	\$0	\$0	<p>Minimum Opening Deposit - \$20</p> <ul style="list-style-type: none"> A Savings account is required Designed for young members ages 18 to 24
Personal Checking	\$0	\$0	<p>Minimum Opening Deposit - \$20</p> <ul style="list-style-type: none"> A Savings account is required
Premier Checking	<p>\$0</p> <ul style="list-style-type: none"> Low balance fee of \$20 per month if the account balance falls below \$10,000 	\$0	No longer offered

Personal Account Fees (cont.)

Account	Monthly Fee/How to Avoid It	Transaction Fees	Other Important Information
Cash Back Checking	\$0	\$0	<p>Minimum Opening Deposit - \$20</p> <ul style="list-style-type: none"> Earn premium interest rate¹ and receive enhanced account benefits such as up to \$20 per month of ATM fee reimbursements when monthly qualifications are met <p>Requirements:</p> <ul style="list-style-type: none"> Use PFCU Visa Debit card at least 12 times per month during the qualification period Receive at least 1 direct deposit of \$500 or more or use Bill Pay at least three times per month Enroll to securely receive eStatements online
Second Chance Checking	\$10	\$0	<p>Minimum Opening Deposit - \$20</p> <ul style="list-style-type: none"> A Savings account is required
Personal Money Market	<p>\$0</p> <ul style="list-style-type: none"> Low balance fee of \$10 per month if the account balance falls below \$2,500 	\$0	<p>Minimum Opening Deposit - \$2,500</p> <ul style="list-style-type: none"> This account offers tiered rates based on account balance¹ No interest paid on balances below \$2,500 Unlimited withdrawals
Personal CD Accounts	\$0	\$0	<ul style="list-style-type: none"> Earn interest rate until maturity¹ Various term lengths available Automatic renewals Penalty imposed for early withdrawal
Personal IRA Accounts: Traditional, Roth, or SEP	\$0	\$0	<ul style="list-style-type: none"> Earn interest rate until maturity¹ Various term lengths available Automatic Renewals Enjoy potential tax advantages including federal tax deductions on your IRA contributions Penalty imposed for early withdrawal

¹Visit PowerFi.org for current interest rates.

Other Account Fees & Services

Fee Category	Fee Name/Description	Fee Amount	Other Important Information
Account Maintenance Fees	Dormant Account Fee	<ul style="list-style-type: none"> 12-36 months - \$10 per month 37-60 months - \$25 per month 	Dormant account fee is waived for: <ul style="list-style-type: none"> Members 18 or under, on a CD or IRA Account OR With a share aggregate balance of \$5,000 or more
	Abandoned Property	\$20 per month	
	Incorrect Address	\$7.50 per month	
	Closed Account Fee <90 days	\$25	
	Paper Statement Fee*	\$2 per month	
Account Research Services	Check Copy*	\$5 per copy	
	Duplicate Statement*	\$1 per page / Minimum \$5	
	Account Reconciliation/ Research per Hour	\$25 per hour	
	Verification of Account Letter	\$25 per letter	
ATM Fees	PFCU ATM Fees	\$0	
	ATM Withdrawals (Non-PFCU)*	\$1.50 per transaction	<ul style="list-style-type: none"> Your account includes access to thousands of surcharge free ATMs within the Allpoint and Presto networks Our standard ATM withdrawal fee will still apply However, up to 6 ATM withdrawals per statement cycle are free depending of your relationship level
Check Cashing	Non Member Check Cashing Fee	\$5 per check	<ul style="list-style-type: none"> Applies to checks drawn on PFCU accounts
Check Services	Cashier Checks*	\$5 per cashier's check	
	Money Orders*	\$4 per money order	
	Foreign Collection	\$50 per item	
	Check Printing*	Cost varies by style	

Other Account Fees & Services (cont.)

Fee Category	Fee Name/Description	Fee Amount	Other Important Information
Debit Card Fees	Replacement Debit Card*	\$8 per card	
	Rush Delivery Fee	\$45 per card	
	International Transaction Fee	1% of transaction	<ul style="list-style-type: none"> Includes transactions made in a foreign country as well as transactions made with merchants located in foreign countries
Digital Banking Services	SecureLink Online Banking	\$0	
	SecureLink Mobile Banking	\$0	
	SecureLink eDeposit	\$0	
	SecureLink eStatement	\$0	
	Simon Says Telephone Banking	\$0	
Digital Payment Services	Bill Pay	\$0	<ul style="list-style-type: none"> A \$4.95 fee is assessed if at least one bill payment is not made during the month Expedited bill payment will incur additional \$9.95 if processed electronically and \$30 if processed via a check
	Zelle	\$0	
	Account to Account	<ul style="list-style-type: none"> \$0 for standard transfer \$4.95 for Next Day transfer 	
Loan Service Fees	Late Loan Payment Fee	5% or \$5 whichever is greater	
	Loan Payment ACH Origination	\$15 per origination	
	Home Equity Line of Credit Inactivity Fee	\$50 per year	
	Online Loan Payment (ACH)	\$0	
	Online Loan Payment (Debit Card)	\$20 per payment	<ul style="list-style-type: none"> Loan payments using a credit card is not supported
	Loan Payment by Phone (ACH)	\$15 per payment	
	Loan Payment by Phone (Debit Card)	\$20 per payment	<ul style="list-style-type: none"> Loan payments using a credit card is not supported

Other Account Fees & Services (cont.)

Fee Category	Fee Name/Description	Fee Amount	Other Important Information
Other Account Fees	Notary Services	\$0	
	Stop Payment*	\$30	<ul style="list-style-type: none"> Stop payment can be placed on Check, ACH, Bill Pay, Account to Account Transfer (A2A) or Zelle
	Credit Card Cash Advance	4% of transaction	
	Visa Gift Cards*	\$3.95 per card	
	Garnishment/Levy	\$100	
	Online Account Funding (ACH and Cards)	\$0	
	Shared Facility In Branch Transaction*	\$2.50 per transaction	
Return/Overdraft	Returned Deposited Own Check	\$30 per check	
	Returned Deposited 3rd Party	\$5 per check	
	Returned Deposited 3rd Party - Shared Branch	\$15 per check	
	Returned ACH Origination	\$30 per return	
	NSF (Check, ACH or Bill Pay)	\$0	<ul style="list-style-type: none"> Items returned as Non Sufficient or Uncollected Funds
	Uncollected Funds (Check or ACH)	\$0	
	Savings Transfer Overdraft Protection	\$0	<ul style="list-style-type: none"> Your savings account is linked to your checking account for overdraft purpose
	Courtesy Pay Overdraft Service	\$0	<ul style="list-style-type: none"> Eligible accounts are automatically enrolled in this discretionary overdraft service**
	POS Courtesy Pay Overdraft	\$0	<ul style="list-style-type: none"> Courtesy Pay services is provided for POS or ATM transactions only upon request**
	Negative Account Balance Fee	\$10	<ul style="list-style-type: none"> \$10 fee charged for every 10 days that the account remains negative

Other Account Fees & Services (cont.)

Fee Category	Fee Name	Fee Amount	Other Important Information
Safe Deposit Box	Box 3*5	\$40 per month	Subject to Availability
	Box 5*5	\$50 per month	Subject to Availability
	Box 3*10	\$70 per month	Subject to Availability
	Box 5*10	\$90 per month	Subject to Availability
	Box 10*10	\$140 per month	Subject to Availability
	Late Fee	\$10	
	Key Deposit	\$10	
	Drilling	\$250	
Special Account Transfer Fees	Health Saving Account Transfer	\$50	
	IRA Transfer	\$50	
	IRA Bank Check Disbursement Fee	\$25	
Wire Transfers	Incoming Wire Transfer Fee	\$0	
	Domestic Outgoing Wire Transfer Fee	\$25 per outgoing wire	
	International Outgoing Wire Transfer Fee	\$50 per outgoing wire	
	Special Handling Wire Fee	\$25 per request	

*Fee may be waived based on account relationship. See Relationship Tiers and Benefits for details.

**Courtesy Pay is offered to eligible checking accounts in good standing and is not offered to minors, fiduciary or money market accounts.

Relationship Power Level

Relationship levels are assigned for the following month based on the average daily balance of the aggregate amount of savings and/or checking balances for the current month excluding money market, share certificate, IRA and HSA balances.

Relationship Name	Description	Additional Benefits
Educational	For members 24 years of age and younger	<ul style="list-style-type: none"> • Four (4) Free Non-PFCU ATM Withdrawals • Two (2) Free Shared Facility Transactions
Classic	Members who have an aggregate savings balance of \$1,000 and under and have no checking account	N/A
Bronze	Members who have an aggregate savings and/or checking balance of \$1,000 and under	<ul style="list-style-type: none"> • Visa® Debit Card • Online Bill Pay • eDeposit • Unlimited Check Writing Privileges <p>These all require the use of a Power Financial Credit Union Checking Account</p>
Silver	Members who have an aggregate savings and/or checking balance of over \$1,000	<ul style="list-style-type: none"> • Two (2) Free Non-PFCU ATM Withdrawals • One (1) Free Shared Facility Transaction
Gold	Members who have an aggregate savings and/or checking balance of over \$10,000 or members with U.S. Military ID (active, reserve, or veterans) or Power Investment members with portfolios of \$50,000 or greater	<ul style="list-style-type: none"> • Four (4) Free Non-PFCU ATM Withdrawals • Two (2) Free Shared Facility Transactions
Platinum	Members who have an aggregate savings and/or checking balance of over \$20,000	<ul style="list-style-type: none"> • Six (6) Free Non-PFCU ATM Withdrawals • Four (4) Free Shared Facility Transactions