

service fee schedule

Savings and Checking

Premier Checking Monthly Account Service Fee (if average daily balance is under \$500.00)	\$ 5.00
Business Checking Monthly Account Service Fee (if average daily balance is under \$500.00)	\$ 10.00
NSF- Insufficient Funds (per item)	\$ 30.00
Overdraft Privilege (protection) (per item)	\$ 30.00
Returned Check Image	\$ 5.00
Stop Payment (per item)	\$ 30.00
Paper Statement Fee (excludes ages 18 and younger, 65 and older, and business accounts)	\$ 2.00

Money Market

Money Market Account Service Fee (if average daily balance is under \$1,000)	\$ 5.00
Money Market Gold Account Service Fee (if average daily balance is under \$20,000)	\$ 5.00
Excessive Transaction Fee	\$ 20.00

Plastic Cards

Foreign (Non-Pinnacle/CO-OP/CU24) ATM Withdrawals	\$ 2.00
Foreign (Non-Pinnacle FCU/CO-OP/CU24) ATM Transfer	\$ 0.50
Foreign (Non-Pinnacle FCU/CO-OP/CU24) ATM Inquiries	\$ 0.50
No ATM/Debit Card Activity (over 12 months)	\$ 10.00
Replacement ATM or Debit Card	\$ 10.00
VISA Gift Cards (per card)	\$ 3.50

Other Services

Account Reconciliation (per hour, 1 hour minimum)	\$ 50.00
Account Research (per hour, 1 hour minimum)	\$ 20.00
Club Account Early Withdrawal (per withdrawal)	\$ 10.00
Dormant Account Fee—after 12 months of inactivity (aggregate balances under \$100, per month)	\$ 10.00
Escheat Processing (per account)	\$ 50.00
Identity Theft Advocate Fee (per month)	\$ 1.50
IRA Closed Account (under the age of 59.5)	\$ 25.00
Legal Processing (Levy, Lien, Judgments, per item)	\$ 75.00
Loan Payment Return	\$ 30.00
Money Order (each)	\$ 2.00
Money Order Stop Payment (per item)	\$ 30.00
Official Bank Check (1st three free, after three per item)	\$ 10.00
Return Deposit/Cash Item (per item)	\$ 30.00
Return Statement with incorrect address (per month)	\$ 5.00
Safe Deposit Box (varies by size, minimum of 1 year required)	\$ 30.00 to 200.00

Safe Deposit Box: Drilling due to loss of key	\$ 125.00
Safe Deposit Box: Key Replacement	\$ 25.00
Statement Copy (per month requested)	\$ 5.00
Tax Form: 1098/1099 Copy	\$ 2.00
Wire Fee Outgoing: Domestic	\$ 25.00

FREE Products and Services

Account Inquiry	FREE
Account Verification Letter	FREE
Amortization Schedule	FREE
Bill Pay Service	FREE
Check Processing for all checking accounts	FREE
Classic Checking Monthly Account Service Fee	FREE
Copy of Cleared Check	FREE
Early Loan Payoff Letter	FREE
First Six (6) ATM Transactions (per month)	FREE
Loan Modification Fee	FREE
Mobile Banking	FREE
Notary Public Service	FREE
Online Banking	FREE
Overdraft Transfers (up to 6 per month)	FREE
Point-of-Sale (POS) Debit Transactions	FREE
Premier 55 Checking Monthly Account Service Fee	FREE
Signature Guarantee Service	FREE
Tell-ME® Phone Access	FREE
Wire Fee Incoming: Domestic	FREE



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