

■ Fee Decrease
 ■ No Change, Service Not Previously Offered, or Change with Added Benefits
 ■ Fee Increase

Service Charge Description	FSCU Service Charge Amount	PTFCU Service Charge Amount	Difference
High Yield Checking Account Service Charge	\$4.95 per month if the monthly qualifications are not met ¹	\$10.00 per month if the monthly qualifications are not met ²	\$5.05 decrease
Courtesy Pay Service Charge	\$30.00 per paid item (waived for consumer transactions \$5.00 or less)	\$29.00 per paid item	\$1.00 increase but waived for transactions of \$5.00 or less
Insufficient Funds (NSF) Service Charge ³	\$30.00 (waived for consumer transactions \$5.00 or less)	\$29.00 per item	\$1.00 increase but waived for transactions of \$5.00 or less
Items Sent for Collection	\$20.00 per item plus third party service charges	\$25.00 per item	\$5.00 decrease per item
Foreign Wire Transfer Service Charge (in Digital Banking)	\$40.00	\$45.00	\$5.00 decrease
Returned Mail / Bad Address Service Charge	\$7.00 per month	\$10.00 per month	\$3.00 per month decrease
Verification of Deposit Requests	\$10.00 per completed form	\$5.00 if share below \$100 (waived if more than one share account)	\$3.00 per month decrease
Verification of Deposit Requests	\$10.00 per completed form	\$20.00	\$10.00 decrease
Coin Exchange / Coin Machine Service Charge (Non-Members)	7% of total amount of coins exchanged	10% of total amount of coins exchanged	Decrease of 3% of total amount of coins exchanged
Lost Title or Release of Lien Replacement Service Charge	\$15.00	\$25.00	\$10.00 decrease
Credit or Debit Card Loan Payment Service Charge	\$7.00 per payment	\$10.95	\$3.95 decrease
Club Savings Account Excessive Withdrawal Service Charge	\$5.00 per withdrawal after 1 per month	Service not previously offered	N/A

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Credit Card Balance Transfer Fee During Introductory or Promotional Periods	5% of transfer amount	Service not previously offered	N/A
Signature Guarantee Service Charge	\$25.00	\$25.00	No change
Secure Checking Account Service Charge	\$5.00 per month	\$5 per month	No change
Premium Business Checking Account Service Charge	\$7.00 per month if minimum balance is not maintained or not enrolled in Merchant Services, Payroll Management, or Remote Desktop Deposit ⁴	Service not previously offered	N/A
Premium Business Checking Account Excessive In-Branch Item Charge	\$0.25 per in-branch item over 150 per month ⁵	Service not previously offered	N/A
Organization Checking Account Excessive Item Service Charge	\$0.25 per item over 100 per month ⁶	Service not previously offered	N/A
Overdraft Transfer Service Charge	\$5.00 per transfer	\$5.00 per transfer	No change
Temporary Checks	\$4.00 per sheet of 8 checks	\$4.00 per sheet of 4 checks	Same cost for twice the checks
Foreign (Non-First Service) ATM Service Charge	\$2.00 per item	\$2.00 per item	No change
Foreign Wire Transfer Service Charge (Walk-In)	\$45.00 plus any corresponding bank charges	\$45.00	Same cost plus any corresponding bank charges
Cashier's Check	\$5.00 per check	\$5.00 per check	No change
Travel Card	\$9.50 per item	Service not previously offered	N/A

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Reloadable Card	\$4.95 each	Service not previously offered	N/A
Gift Card	\$3.95 each	Service not previously offered	N/A
Statement Copy Service Charge	\$5.00 per statement	\$5.00 per statement	No change
Inactive Account Service Charge ⁷	\$5.00 every 30 days	\$5.00 per month	Same cost calculated slightly different
Notary Service (Non-Members)	\$6.00	\$6.00	No change
Check Cashing Service Charge (Members)	2% of check amount (service charge waived with minimum \$250 aggregate account balance or loan)	\$5.00 if share below \$100 (waived if more than one share account)	Difference varies
Check Cashing Service Charge (Non-Members)	2% of total check amount or \$10.00 whichever is greater (includes checks drawn from First Service accounts)	Service not previously offered	Difference varies
Change / Rolled Coin Order	\$2.50	Service not previously offered	N/A
Contact Center Assisted Phone Requests	\$2.00 per call over 2 per month (not applicable to members age 70 or over)	\$1.00 per call	\$1.00 increase, but 2 free calls or waived with age
Business Remote Desktop Deposit	\$50.00 per month	Service not previously offered	N/A
Business Sweep Services	\$50.00 per month	\$5.00 per check	N/A
Business Zero Balance Service	\$40.00 per month	Service not previously offered	N/A



Service Charge Comparison Chart

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Third Party Return Deposit Item (RDI) Service Charge	\$15.00 per item	\$10.00 per item	\$5.00 increase per item
First Party Return Deposit Item (RDI) Service Charge	\$30.00 per item	\$29.00 per item	\$1.00 increase per item
Fresh Start Checking Account Service Charge	\$9.00 per month	\$5.00 per month	\$4.00 increase
Card Replacement Service Charge	\$7.00 per card	N/A	\$7.00 increase
Stop Payment Service Charge	\$30.00 per item	\$29.00 per item	\$1.00 increase
Invalid MICR Line Processing	\$2.00 per item	\$1.00 per item	\$1.00 increase per item
Domestic Wire Transfer Service Charge (in Digital Banking)	\$20.00	\$15.00	\$5.00 increase
Domestic Wire Transfer Service Charge (Walk-In)	\$25.00	\$15.00	\$10.00 increase
Over-the-Phone Loan Payment Service Charge	\$15.00 per payment	\$10.95	\$4.05 increase
Paper Statement Processing Service Charge	\$5.00 per statement	\$2.50 per statement	\$2.50 per month increase
Check Copy Service Charge	\$3.00 per item	N/A	\$3.00 increase
Account Activity Printout	\$5.00 per printout	N/A	\$5.00 increase

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Service Charge Description	FSCU Service Charge Amount	PTFCU Service Charge Amount	Difference
Account Reconciliation	\$25.00 per hour (\$25.00 minimum)	\$20.00 per hour (\$20.00 minimum)	\$5.00 per hour increase
Account Research	\$25.00 per hour (\$25.00 minimum)	\$20.00 per hour (\$20.00 minimum)	\$5.00 per hour increase
IRA Transfer Service Charge	\$30.00	\$25.00	\$5.00 increase
Account Closure Service Charge	\$15.00 per account if closed within 6 months of opening	\$10.00 if closed within 6 months of opening	\$5.00 increase
Expedited Shipping Service Charge	\$30.00	N/A	\$30.00 increase
Coin Exchange / Coin Machine Service Charge (Members)	3% of total amount of coins exchanged	N/A	Increase of 3% of total amount of coins exchanged
Loan Payment Coupon Service Charge	\$10 per coupon set	N/A	\$10.00 increase
Tax Levy or Garnishment Service Charge	\$50.00	\$25.00	\$25.00 increase

1High Yield Checking: Higher dividends are paid and ATM fees are refunded each month when the following monthly requirements are met: must have at least one direct deposit with a minimum of \$500 and have at least 12 debit card purchases. ATM fees are refunded up to \$4 per transaction not to exceed a cumulative limit of \$12 per month. A monthly fee of \$4.95 will be assessed if these monthly qualifications are not met or an average daily balance of at least \$1,000 is not maintained. Fees may reduce earnings.

2Premier Checking: A monthly fee of \$10.00 will be assessed if an average daily balance of at least \$1,000 is not maintained. Fees may reduce earnings.

3Insufficient Funds (NSF) Service Charge: An NSF service charge is charged each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate service charge.

4Monthly Premium Business Fees Waived: Monthly fee of \$7 is waived if you maintain an average daily balance of \$2,000 or if you enroll in Merchant Services, Payroll Management, or Remote Desktop Deposit. Please see the Business Fee Schedule for more details.

5Monthly In-Branch Item Limit: In-branch item is defined as each debit, withdrawal, transfer, check, or cash deposit initiative at a First Service branch or CO-OP Shared Branch. Example: 1 deposit with 3 checks = 3 items. After the monthly item limit is reached, a fee per item will apply. Please see the Business Fee Schedule for more details.

6Business & Organizational Accounts - Monthly Item Limits: In-branch item is defined as each debit, withdrawal, transfer, check, or cash deposit initiated at a First Service branch or CO-OP Shared Branch. Example: 1 deposit with 3 checks = 3 items. After the monthly item limit is reached, a fee of \$0.25 per item will apply. Please see the Business Fee Schedule for more details.

7Inactive Account: Deposit accounts become inactive after 6 months of no activity and remain inactive until transactions resume or account becomes dormant.