

PREFERRED CREDIT UNION

3767 SPARKS DRIVE SE
GRAND RAPIDS, MI 49546
1-800-328-4131

Fee Schedule

All Accounts

Deposited Item Return Fee	\$30/item
Non-Sufficient Funds Fee.....	\$30/item
Stop Payment Fee.....	\$30/order

Checking Accounts

Check Copy (free online).....	\$5/item
Courtesy Pay Fee.....	\$30/item
Overdraft Transfer Fee.....	\$5/transfer
Temporary Checks.....	\$5/12 Checks
Premier Interest Checking (no fee with \$1,500 daily balance)	\$10/month
Business Interest Checking (no fee with \$5,000 daily balance)	\$10/month
Fresh Start Checking	\$10/month

Business Accounts

Monthly Transaction items (1,000 free per month)	\$0.15/item
Currency Deposit Per Month (\$10,000 free per month)	\$0.50/\$1,000

Card Services

Plastic Card Replacement Fee	\$5/card
Plastic Card Rush Fee.....	\$35/order
Plastic: PIN Reorder Fee.....	\$5/order
Visa Gift Card or Reloadable Debit card.....	\$5.95/card

General Services

Check cashing Fee (free with \$200 in shales or active checking)	\$3/check
Expedited Payment Fee (3% of payment made. minimum of \$15).....	\$15 minimum
Phone Transfer	\$2/transfer
Statement or Account History Printout.....	\$1/page
OnDemand Deposits.....	\$10/deposit
Money Order.....	\$1/item
Official/Cashiers Check	\$3/check
Outgoing Wire Tran fer Fee	\$15 Domestic/\$50 International

MISC Fees

Account Research Fee	\$20/hour
Account Verification Fee	\$10
Bad Address Fee	\$2/month
Certified Mailing Pee	\$10
Christmas Club Early Withdrawal Fee	\$10/withdrawal
Copy Service.....	\$0.25/page
Credit Union Membership Fee.....	\$1/owner
Dormant Account fee (24 months of no-account activity).....	\$15/month
Escheatment Fee	\$50
Fax Service (restrictions apply• same area code only).....	\$1/page
Garnishment/Levy/Subpoena.....	\$50/item
CRA Transfer/Rollover Fee	\$20
Legal Processing Fee	\$75
Loan Extension Fee	\$35/extension
Membership Closed in Less Than 90 Days Fee	\$25
Membership Re-opening Fee	\$10
Mortgage Payoff Fee	\$15
Third Pany Collection Fee.....	\$20