

Schedule of Fees

Savings Account Fees

- Closed Share Account..... \$25.00
(If closed within 6 months of opening)
 - IRA Transfer Fee \$50.00
(To another institution)
 - Dormant Account Fee \$10.00/month
 - **Primary Share Maintenance Fee** \$5.00/month
No fee will be charged if you meet one of the following qualifications:
 - > *Maintain an average daily combined share balance of at least \$100*
 - > *Under age 25*
 - > *Organizational Account*
 - > *Have a loan in good standing*
 - > *Have Checking, Direct Deposit, IRA or Certificate*
 - **PARDA Premier Savings**
 - > \$2,500 minimum balance or \$5.00/month
 - > First three withdrawals** per month..... Free
 - > Three additional withdrawals** per month \$3.00 each
- **Withdrawals include by cash, check or transfer

Checking Account Fees

- Member Checks Cost Varies
 - Counter/Starter Checks..... \$.50 each, 4 per sheet
 - Overdraft Transfer from Savings..... \$3.00/transfer
 - Check Copy first 3 free, then \$5.00 each
(Paid within last 12 months)
 - Check Book Balancing First time is free, then \$5.00 minimum & \$20.00/hour after first ½ hour
 - Check Copy \$15.00 each
(Older than 12 months)
 - ACH/Automatic Payment Returned NSF \$33.00 each
 - Non-Sufficient Funds Return (NSF)..... \$33.00 each
 - PARDA Overdraft Privilege (POP)..... \$33.00 each
 - Checks Deposited and Returned NSF..... \$33.00 each
 - **Premier Interest Checking**
 - > \$1,500 minimum balance or \$10.00/month*
 - > Closed Checking Fee \$25.00
(If closed within 90 days of opening)
- *Member has 2 statement cycles to reach the required minimum balance
- **Easy Interest Checking**
 - > Closed Checking Fee \$25.00
(If closed within 90 days of opening)
 - **50+ Interest Checking**
 - > Closed Checking Fee \$25.00
(If closed within 90 days of opening)
 - **Share Draft**
 - Account Maintenance Fee \$5.00/month
(No fee if using PARDA Debit Card)
 - Inactive Account \$5.00/month
(No activity for 6 months & balances less than \$100)

ATM/Debit Card Fees

- Deposits & POS Transactions..... Free
- Transfers, Withdrawals & Balance Inquiries at machines 10 free, then \$1.00 each
- Card or PIN Replacement..... \$5.00
- Card Capture due to Misuse \$25.00

Loan Program Fees

- Reapplication within 60 days..... \$25.00
- Late Charges (after 10 days past due) \$22.00
- Skip a Payment \$35.00

Other Fees *(Can apply to all shares)*

- Incoming Wire Transfers Free
- Shared Branch Transactions..... Free
(Some Exclusions Apply)
- Notary Service Free
- Online Bill Pay Free***
- Account History \$1.00/page
- PARDA Checks (3rd party)..... \$2.00
- Certified Member Check \$2.00 each
- VISA Gift Card Value plus \$4.00
- Statement Copies..... \$5.00
- Return Mail with No Forwarding Address \$5.00
- ACH Manual Posting Fee..... \$5.00/transaction
- Check Cashing \$10.00
(Only if Share Maintenance fee applies)
- Research on Items 90 Days or Older \$15.00 per item
(Fee refunded if result shows CU error)
- Domestic Wire Transfers..... \$25.00
- Exchange "On-Us" Check for Corporate Check \$25.00
- Checks Deposited & Returned NSF \$33.00
- ACH/Automatic Payment Returned NSF \$33.00
- NSF (non-sufficient funds) withdrawal \$33.00
- Stop Payments \$33.00 each
- Levy or Garnishment..... \$50.00
- Escheat Fee \$50.00

*All fees subject to change.

***Please note that after 180 days of inactivity, you will be charged a monthly inactivity fee of \$5.00 and may be removed from the online bill payment service.

Federally insured
by NCUA

Member Solutions Center
Mon-Fri: 8am-7pm | Sat: 9am-1pm

www.parda.com • 1.800.860.5640

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