



123 Amberleigh Lane ●
 Bellefonte, PA 16823 ●
 P. (814) 865-7728 ●
 P. (800) 828-4636 ●
 F. (814) 863-6183 ●
 www.PennStateFederal.com ●

Schedule of Fees and Charges

Effective October 1, 2023

Deposit Account Related Fees

Deluxe Business Checking

> Monthly Service Fee	\$	10.00
(If average daily balance is less than \$5,000 during the statement period)		
> Basic bill pay (up to 10 transactions per month)	\$	10.00
> With Payroll Deposit Feature Monthly	\$	15.00
Additional transactions over 10	\$	0.50
> Dormant account fee assessed monthly on accounts with no activity in 2 years	\$	5.00
> Interim account history (free online)	\$	1.00
> Checks, Checkbook Covers and Accessories. Pricing varies depending on style and quantity selected.		
> Stop payment on single item	\$	35.00
> Stop payment on series of items	\$	35.00
> Stop payment on a Credit Union issued check	\$	15.00
> Share draft or statement copy (free online)	\$	3.00
> Account closure within 90 days of opening	\$	10.00

ATM, Visa Debit & Credit Card Related Fees

> Card replacement	\$	5.00
> Emergency card replacement \$30	\$	30.00
> International Service Assessment (ISA)		1% of transaction
> Transactions at Penn State Federal-owned ATMs are fee free. CU\$ ATM withdrawals are surcharge free. Some financial institutions or ATM networks outside of the Penn State Federal/CU\$ networks may charge you an additional convenience fee for using their ATMs.		
> Per item fee (Deposited and/or cleared. Over account limit).	\$	0.10

Draft, Wire Transfer, Money Order & Other Check Related Fees

> Teller draft	\$	5.00
> Incoming wire Domestic	\$	15.00
Foreign	\$	25.00
> Outgoing wire Domestic	\$	15.00
Foreign	\$	45.00
> Money order (up to \$1,000)	\$	1.50

Overdraft Related Fees

> Returned check from deposit, loan payment or credit card payment / per check presentment	\$	5.00
> Extended negative balance fee (balance negative more than 10 days)	\$	5.00
> Returned check from deposit, loan payment or credit card payment / per check presentment	\$	5.00

Miscellaneous Fees

> Address change (mail returned)	\$	5.00
> Escheat processing fee (imposed prior to sending account funds to State authority)	\$	75.00
> IRA transfers to another institution	\$	25.00
> Records search per hour (\$5 minimum).	\$	15.00
> Subpoena, IRS levy, Writ of Execution processing per hour (\$15 minimum).	\$	15.00
> Verification of deposits	\$	10.00
> Rolled Coin (over 100 rolls per month).	\$	0.10
> Billable call mileage. Standard IRS mileage rate charged.		