



Fee Schedule

Effective March 1, 2023

ATM	
ATMs-Pathfinder Bank/Allpoint/Money Pass Machines:	
Transaction Fee	No Fee*
Surcharge	No Fee*
*Some Pathfinder Bank ATMs may charge a surcharge. Please contact the Credit Union to request a fee reimbursement.	
ATMs-All Non-Pathfinder Bank/Non-Allpoint/Non-Money Pass Machines:	
Transaction Fee	No Credit Union Fee**
Surcharge	No Credit Union Fee**
**Owners of ATMs may assess their own surcharges.	

Share Draft Checking/Debit Card	
Share Draft Checking Account	No Monthly Fee/Minimum Balance
Online Bill Pay Service	Free
Debit/ATM Card	Free
Check Printing Charges	Varies based on style/Retirees Free (Limited styles)
Stop Payment Order (Checks and ACH)	\$15.00 per check/check range
NSF (Checks and ACH)	\$25.00 per check/ACH item
Courtesy Account Transfers (Transfers by Staff)	\$2.50 per item
Personal Lines of Credit	\$1.00 per item

VISA Credit Card	
Annual Fee	No Annual Fee
Late Payment Fee	\$25.00
Over Limit Fee	\$5.00

Miscellaneous Fees and Charges	
Official Check Copies	\$2.00 per check
Member (On-Us) Check Copies	\$2.00 per check or Free via Home Banking
Statement Copies	First 3 free/\$1.00 each after 3.
E-Statements via Home Banking	Free
Official Checks (Payable to other than Accountholder)	2 per day – Free/\$1.00 per check thereafter
Stop Payment Order on Official Checks	\$35.00 per check
Return of Deposited Item	\$15.00 per item
Returned Mail	\$5.00 per item
Account Research/Reconciliation	1 st one-half hours free/\$20 per hour thereafter
Inactive Account Fee – No Activity after 12 mos.	\$7.50 per month
Abandoned Property Fee	\$100.00
Replace Compromised Debit/Credit Card	Free
Replacement of Lost Debit/Credit Card	Replacement \$25.00
Late Loan Payment (after 5-day grace period)	\$25.00
Credit Report (Informational/Member Requested)	Single \$10.00/Joint \$15.00