

SCHEDULE OF FEES (Consumer)

Effective January 1, 2025

Below is Premier America's Schedule of Fees which applies to personal accounts as referenced. Fees and charges are listed for these accounts as well as fees for other services offered. For other terms and conditions about your accounts please see our Membership Agreements and Disclosures. We may change this Schedule of Fees without notice or as otherwise provided by law.

FEE-FREE SERVICES

Money Market Savings (including High Yield Money Market, Premium Money Market, and Advantage Money Market) – Minimum Balance Fee	No Charge
Smart Savings	No Charge
Youth Smart Savings	No Charge
Primary Checking – Monthly Service Fee	No Charge
Premier Plus Checking - Monthly Service Fee	No Charge
Smart Spending – Monthly Service Fee	No Charge
Non-Sufficient and Uncollected Funds or Otherwise	
Not Paid	No Charge
Paid.....	No Charge
Combined Average Balance Fee	No Charge
Excess Withdrawal Fee	No Charge
Overdraft Transfer Fee	No Charge
Mobile App	No Charge
Online Banking	No Charge
Online Bill Pay	No Charge
Telephone Banking Service	No Charge
Loan Payment Service	No Charge
eStatements (available online for 18 months)	No Charge
Transactions at Premier America or Network ATMs	No Charge
Debit Mastercard/ATM Card Replacement	No Charge
Debit Mastercard Gift Card Fee	No Charge
Transactions at Out-of-Network ATMs	No Charge
Check Images	No Charge
Automatic Transfer Service	No Charge
Payroll Deduction/Direct Deposit	No Charge
Stop Payment (Checking Account)	No Charge
Interim Statement	No Charge
Check Cashing (non-member)	No Charge
Copy of Transaction Receipt	No Charge
Paper Statement Fee (per monthly statement)	No Charge

SHARE ACCOUNTS

Platinum Checking – Minimum Balance Fee	\$20.00
Premier Checking – Minimum Balance Fee	\$10.00
Fresh Start Checking	
Monthly Service Fee (with direct deposit(s) of \$200+ per month).....	\$10.00
Monthly Service Fee (without direct deposit)	\$13.00
Non-Sufficient and Uncollected Funds or Otherwise (applies to the above share accounts, Primary Checking, and Premier Plus Checking)	
Not Paid.....	\$29.00
Paid	\$29.00
IRA Plan Termination Fee	\$20.00
IRA Trustee-to-Trustee Fee	\$20.00

ELECTRONIC SERVICES

Non-Sufficient and Uncollected Funds or Otherwise	
Not Paid.....	\$29.00
Paid	\$29.00
Automated Check Payment System	\$10.00
Debit Card Draft Retrieval	\$2 to \$12
Cross Currency Assessment Fee (CCA)	1% of the transaction
International Card Association Fee (ICA)	1% of the transaction
Outgoing Wire Transfers	
Domestic	\$25.00
International.....	\$65.00

Continued on reverse side.

MISCELLANEOUS

Entrance Fee	\$1.00
Statement, Disclosure or Notice Copy	
Each copy.....	\$5.00 or \$25.00/hour (which ever is less)
Cashier's Check (1 per day at No Charge with Direct Deposit/)	\$5.00
Copy of Deposited/Cashed Item	\$5.00
Returned Mail	\$2.00
Stop Payment	
Credit Union Check	\$15.00
Convenience Check	\$15.00
Convenience Check Rejected (Non-Sufficient and Uncollected Funds or Otherwise)	
Not Paid.....	\$29.00
Paid	\$29.00
Deposited or Cashed Check Returned	\$15.00
Verification of Deposit	\$25.00
Collection Item	Price Varies/\$5.00 Minimum
Account Research/Legal Process	\$25.00 Per Hour/ 1-Hour Minimum
Tax Levy/Garnishment	\$50.00
Bill Pay Overnight Check Delivery	\$8.95
Safe Deposit Box (not available in all locations)	
Box sizes from 3x5 to 10x10	Varies with size
Force Opening.....	\$150.00 minimum
Replacement Key	\$20.00
Key Deposit (2 keys)	\$10.00

Fees are subject to change. This may not be a complete list of Premier America Credit Union fees. We recommend that you keep this information with your financial records.

Southern California Branches

- Burbank
521 N. Hollywood Way
1633 N. Victory Place
- Camarillo
761 Daily Drive
- Chatsworth
19867 Prairie Street
- Granada Hills
18001 Chatsworth Blvd.
- Northridge (CSUN)
18111 Nordhoff Street
- Oxnard
1921 N. Oxnard Blvd.
- Port Hueneme
627 W. Channel Islands Blvd.
- Reseda
19315 Saticoy Street
- Santa Clarita
26508 Bouquet Canyon Road

- Simi Valley
1717 Simi Town Center Way
2643 Tapo Canyon Road
- Thousand Oaks
173 N. Moorpark Road
- Universal Studios
100 Universal City Plaza**
- Ventura
1794 S. Victoria Avenue
- Westlake Village
111 S. Westlake Blvd.
- Woodland Hills
21240 Burbank Blvd.**
6020 Canoga Avenue

Houston, Texas Branches

- 9630 Westheimer Road
2001 Rankin Road**

** Restricted Access Branch



(800) 772-4000 PremierAmerica.com

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