

SCHEDULE OF FEES (Consumer)

February 23, 2015

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 from time to time without notice or as otherwise provided by law.

SHARE ACCOUNTS

Excess Withdrawal Fee (Savings and Money Market Accounts)	\$10.00
Smart Savings Account – Combined Average Balance Fee.....	\$4.50
Money Market Savings – Minimum Balance Fee	\$10.00
Index Plus Money Market – Minimum Balance Fee	\$25.00
Advantage Money Market – Minimum Balance Fee.....	\$25.00
Gold Star Money Market – Minimum Balance Fee.....	\$25.00
Access Checking Account – Monthly Service Fee.....	\$3.75
Platinum Checking Account – Minimum Balance Fee	\$20.00
Premier Checking Account – Minimum Balance Fee	\$10.00
Fresh Start Checking Account	
Monthly Service Fee (with direct deposit(s) of \$200+ per month).....	\$10.00
Monthly Service Fee (without direct deposit)	\$13.00
Check Images	
Via Internet Banking.....	No Charge
Via Other Channels	
If available via Internet Banking, each copy	\$5.00
If not available via Internet Banking, up to 2 copies per month	No Charge
thereafter, each copy	\$5.00
Stop Payment	
Via Automated Telephone Banking Service or Internet Banking.....	No Charge
Via Branch or Member Services	\$20.00
Rejected Item - Non-Sufficient Funds, Uncollected or Otherwise	
Not Paid	\$29.00
Paid	\$29.00
Overdraft Transfer Fee (maximum of 1 fee per day)	\$5.00
IRA Plan Termination Fee	\$20.00
IRA Trustee-to-Trustee Fee	\$20.00

ELECTRONIC SERVICES

Payroll Deduction/Direct Deposit	No Charge
Automated Banking Service	No Charge
Transactions at Premier America or CO-OP ATMs	No Charge
Transactions at non-Premier America ATMs	\$1.95
Rejected Item - Non-Sufficient Funds, Uncollected or Otherwise	
Not Paid	\$29.00
Paid	\$29.00
Internet Banking	No Charge
Online Bill Pay	No Charge
eStatements (available online for 18 months)	No Charge
Courtesy Paper Notice (invalid email address).....	\$1.50
Paper Statement, Disclosure or Notice if available electronically, each copy	\$5.00
Automatic Transfer Service	No Charge
Automated Check Payment System	\$10.00
Debit MasterCard/ATM Card Replacement (per card).....	\$5.00
Debit Card Draft Retrieval	\$2.00 to \$12.00
Wire Transfer	
Domestic	\$25.00
International.....	\$65.00

Continued on other side.

MISCELLANEOUS

Entrance Fee.....	\$1.00
Paper Statement Fee (per statement).....	\$2.00
Statement, Disclosure or Notice Copy	
Each copy	\$5.00 or \$25.00/hour (which ever is less)
Interim Statement	\$3.00
Cashier's Check (1 per day at No Charge with Direct Deposit/Seniors Only Club).....	\$5.00
Check Cashing (non-member).....	\$5.00
Copy of Deposited/Cashed Item	\$5.00
Copy of Transaction Receipt	\$5.00
Returned Mail	\$2.00
Stop Payment	
Credit Union Check.....	\$15.00
Convenience Check.....	\$15.00
Convenience Check Rejected (Non-Sufficient Funds, Uncollected 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
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
Debit MasterCard® Gift Card Fee (each)	\$2.95

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

Southern California Branches

3000 W. Alameda Ave.*
Burbank, CA 91523

521 N. Hollywood Way
Burbank, CA 91505

19867 Prairie Street
Chatsworth, CA 91311

18001 Chatsworth Blvd.
Granada Hills, CA 91344

1776 Main Street
Santa Monica, CA 90407

1717 Simi Town Center Way
Simi Valley, CA 93065

2643 Tapo Canyon Road
Simi Valley, CA 93065

140 W. Hillcrest Drive
Thousand Oaks, CA 91360

* CU Service Center

** Restricted Access Branch

100 Universal City Plaza*
Universal City, CA 91608

27550 Newhall Ranch Rd.
Valencia, CA 91355

111 So. Westlake Blvd.**
Westlake Village, CA 91362

21240 Burbank Blvd.*
Woodland Hills, CA 91367

6020 Canoga Ave.
Woodland Hills, CA 91367

Texas Branches

10001 Westheimer Road**
Houston, TX 77042

2001 Rankin Road*
Houston, TX 77073

Premier America
C R E D I T U N I O N

(800) 772-4000 (818) 772-4000

PremierAmerica.com