

SCHEDULE OF FEES (Consumer)

Effective August 1, 2024

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 |

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 |
| Paper Statement Fee (per monthly statement) | \$2.00 |
| 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

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|--|--|
| Burbank 521 N. Hollywood Way 1633 N. Victory Place | Santa Monica 1776 Main Street** |
| Camarillo 761 Daily Drive | Simi Valley 1717 Simi Town Center Way 2643 Tapo Canyon Road |
| Chatsworth 19867 Prairie Street | Thousand Oaks 173 N. Moorpark Road |
| Granada Hills 18001 Chatsworth Blvd. | Universal Studios 100 Universal City Plaza** |
| Northridge (CSUN) 18111 Nordhoff Street | Ventura 1794 S. Victoria Avenue |
| Oxnard 1921 N. Oxnard Blvd. | Westlake Village 111 S. Westlake Blvd. |
| Port Hueneme 627 W. Channel Islands Blvd. | Woodland Hills 21240 Burbank Blvd.** 6020 Canoga Avenue |
| Reseda 19315 Saticoy Street | Houston, Texas Branches 9630 Westheimer Road 2001 Rankin Road** |
| Santa Clarita 26508 Bouquet Canyon Road | |

** Restricted Access Branch

**PREMIER
AMERICA
CREDIT UNION**

(800) 772-4000 PremierAmerica.com

(SA-20A 08012024)