

# PA CENTRAL FEDERAL CREDIT UNION FEE SCHEDULE

## ATM

Deposits & Transfers .....	Free
Balance Inquiries, each .....	\$1.50
Inactive Debit Card Monthly Fee .....	\$1.00
(No ATM, POS, or Signature based transactions)	
5 Withdrawals per month .....	Free
Withdrawals exceeding 5 in a month, each.....	\$1.50
Debit Card Replacement Fee .....	\$2.00

## SHARE DRAFT

NSF Check or ACH.....	\$35
Returned Draft .....	\$15
Stop Payment .....	\$15
ACH Stop Payment.....	\$15
Copy of Share Draft.....	\$2.50
Share Draft Printing .....	Prices Vary
Balancing of Share Draft Account, per hour .....	\$20
Research Request Fee, per hour .....	\$20
Overdraft Protection (transfer from share or club account).....	Free
Courtesy Pay .....	\$35

Fees may be imposed on insufficient funds checks, debit point of sale (POS), automated clearing house (ACH), electronic funds transfer (EFT), and automated teller machine (ATM) transactions.

## GENERAL

Copy of Statement of Accounts, per page .....	\$1.00
Money Orders .....	\$1.50
Third Party Check Cashing .....	\$10
Travelers Checks .....	Free
Travelers Checks for Two .....	Free
Wire Transfers (domestic).....	\$20
International Wire.....	\$35
Western Union International Wire	
Under \$500 .....	\$25
Over \$500 .....	\$14 plus 2% principle
Certified Check Fee .....	\$5.00
Notary Service (members only).....	Free
Inactive Account	

Total share balance below \$5,000.00 with no activity for 2 years, per month..... \$5.00

Writs/Garnishments/Domestic Relations orders..... \$50.00

Escheat processing .....
 \$25.00 |

Note: PA Central reserves the right to change service charges at any time.

## SERVICES

- Atlas (Leasing) Program
- Auto Loans
- Certificates
- Club Accounts
- Courtesy Pay
- Credit Disability Insurance
- Direct Deposit
- EDeposits
- eLending
- eMarketing
- eStatements
- Free Checking Accounts
- Free Online Bill-Payer
- Free Virtual Branch Online Banking
- Home Equity Loans
- IRAs
- Loan Insurance
- Market Index Certificates
- Money Market Accounts
- Mortgages
- Overdraft Protection
- Payroll Deduction
- Personal Loans
- PHEAA Student Loans
- RITA – Audio Teller
- Secured Loans
- VISA Credit Cards
- VISA Credit Life Insurance
- VISA Debit Cards
- VISA Gift Cards



**PA Central**  
FEDERAL  
**CREDIT UNION**

### MAIN OFFICE

959 East Park Drive  
Harrisburg, PA 17111

### SHIREMANSTOWN OFFICE

25 West Main Street  
Shiremanstown, PA 17011

### JONESTOWN ROAD OFFICE

5137 Jonestown Road  
Harrisburg, PA 17112

### PALMYRA OFFICE

1220 East Main Street  
Palmyra, PA 17078

1-800-356-3875

www.pacentralfcu.com

# DISCLOSURE OF ACCOUNT TERMS

## Understanding Your Deposit Account



**PA Central**  
FEDERAL  
**CREDIT UNION**

959 East Park Drive  
Harrisburg, PA 17111-2810

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Account Type	Minimum Balance To Open Account	Minimum Balance To Obtain Annual Percentage Yield	*Dividend Rate	*Annual Percentage Rate	ACCOUNT TERMS
					Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund
Regular Share Account	\$5	\$50	_____ %	_____ %	<p><b>RATE INFORMATION.</b> The Dividend Rate and APY on your accounts may change quarterly as determined by the credit union Board of Directors. PA Central reserves the right to change rates at any time.</p> <p><b>COMPOUNDING AND CREDITING.</b> Dividends will be compounded quarterly and credited quarterly to your account. The dividend period is quarterly: for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is March 31. All other dividend periods follow this pattern. The dividend declaration date follows the ending date of the dividend period, so in this example the declaration date would be April 1. If you close your account before dividends are credited, you will not receive accrued dividends.</p> <p><b>BALANCE COMPUTATION.</b> Dividends are calculated by the daily balance method which applies a daily periodic rate to the daily balance in your account for each day.</p> <p><b>ACCRUAL OF DIVIDENDS.</b> Dividends will begin to accrue on cash and noncash items on the business day you make the deposit to your account.</p> <p><b>NATURE OF DIVIDENDS.</b> Dividends are paid from current income and available earnings after required reserve transfers at the end of the dividend period.</p> <p><b>NEGATIVE INFORMATION NOTICE:</b> We may report information about your loan, share or deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.</p> <p>Regular Share Account and Money Market Account <i>only</i></p> <p><b>TRANSACTION LIMITATIONS.</b> During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card, if applicable, or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account may be subject to closure by the credit union.</p> <p><b>JOINT ACCOUNTS.</b> If any deposited item is returned unpaid or if the account is overdrawn, each of the joint account owners is jointly and severally liable to the Credit Union for the amount of any returned item, overdrawn amount, or unpaid amount or charges, regardless of who caused or benefited from the transaction. If any account owner is indebted to the Credit Union, the Credit Union may enforce its rights against any or all funds in the joint account regardless of who contributed the funds to the account.</p> <p><b>CREDIT UNION LIEN &amp; SECURITY INTEREST.</b> To the extent you owe the Credit Union money, the Credit Union has a statutory lien on any or all of the funds in any account in which you have an ownership interest, regardless of the source of the funds, unless prohibited by law. The Credit Union may apply these funds without further notice to you, in any order to pay off your indebtedness. If the Credit Union chooses not to enforce its lien, the Credit Union does not waive its right to enforce the lien at a later time. In addition, you grant the Credit Union a consensual security interest in your accounts and agree the Credit Union may use the funds from your accounts in which you have an ownership interest to pay any debt or amount now or hereafter owed the Credit Union, except for obligations secured by your residence, unless prohibited by applicable law.</p>
Share Draft Account	\$0	\$1,500	_____ %	_____ %	
Christmas Club Account	\$0	\$0	_____ %	_____ %	
Vacation Club Account	\$0	\$0	_____ %	_____ %	
Money Market Account	\$0	_____ \$2,500 _____ \$10,000 _____ \$25,000 _____ \$50,000	_____ %	_____ %	
IRA Accumulative Account	\$5.00	\$50	_____ %	_____ %	
_____	\$	\$	_____ %	_____ %	
<b>Certificates</b>					<p><b>RATE INFORMATION.</b> The Dividend Rate and APY on your certificate is a fixed rate. The APY is a percentage rate that reflects the amount of the dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The APY is fixed on all certificates and will be in effect for the full term. Certificate rates and APYs may change at any time.</p> <p><b>COMPOUNDING AND CREDITING.</b> Dividends will be compounded quarterly and credited quarterly to your account. If you close your certificate account before dividends are credited, you will receive accrued dividends.</p> <p><b>BALANCE COMPUTATION METHOD.</b> Identical to the method listed above.</p> <p><b>ACCRUAL OF DIVIDENDS.</b> Dividends will begin to accrue on cash and noncash items on the business day you make the deposit to your account.</p> <p><b>TRANSACTION LIMITATIONS.</b> After the account is opened, you may not make deposits into the account until the maturity date stated on the certificate.</p> <p><b>EARLY WITHDRAWAL PENALTIES.</b> A substantial penalty will be imposed for withdrawals prior to the maturity date that may result in invasion of principal. The penalty will result in the forfeiture of an amount equal to 90 days' dividends, whether earned or not.</p> <p><b>RENEWAL POLICIES:</b> Your certificate account <b>will automatically renew at maturity.</b> Prior to maturity, you will receive a notice in advance. If you do not notify us concerning renewal, all monies will be transferred to another certificate of the same term at the current credit union rate. Your IRA certificate will automatically renew at maturity.</p> <p>PA Central reserves the right to make amendments to this disclosure at any time.</p> <p>PA Central reserves the right to limit deposit amounts to a maximum aggregate total of \$500,000.00 per member. The aggregate total will include, but will not be limited to share, share draft, Christmas, vacation, money market, certificates of deposit and Individual Retirement Accounts (IRA).</p>
6 months	\$1,000	\$1,000	_____ %	_____ %	
12 months	\$1,000	\$1,000	_____ %	_____ %	
24 months	\$1,000	\$1,000	_____ %	_____ %	
36 months	\$1,000	\$1,000	_____ %	_____ %	
48 months	\$1,000	\$1,000	_____ %	_____ %	
60 months	\$1,000	\$1,000	_____ %	_____ %	
<b>IRA Certificates</b>					
1 year	\$1,000	\$1,000	_____ %	_____ %	
18 months	\$1,000	\$1,000	_____ %	_____ %	
3 years	\$1,000	\$1,000	_____ %	_____ %	
5 years	\$1,000	\$1,000	_____ %	_____ %	
_____	\$ _____	\$ _____	_____ %	_____ %	
Term					
Maturity Date					

Annual percentage yield assumes dividend remains on deposit. Withdrawals of dividends will reduce earnings. Current dividend rates will be quoted upon request – call (717) 564-4661 or 1-800-356-3875 – or at the time of the opening of an account.

The Annual Percentage Yield and Dividend Rate assume that dividends are to be

added to principal     paid to regular share account number     mailed to owner(s).