



P.O. Box 5466
1710 St. Joe River Drive
Fort Wayne, Indiana 46895-5466
260.483.0514 or 800.752.4613

Truth in Savings Rate & Fee Schedule
Effective 08.30.2022

CHECKING SERVICES

Overdraft Transfer from Savings to Checking	\$5.00
Overdraft Transfer from Line of Credit to Checking	\$10.00
Non-Sufficient Funds (NSF Unpaid) Returned Item	\$29.00
Overdraft Privilege (NSF Paid) *	\$29.00
Student Checking – Overdraft Privilege (NSF Paid) *up to 5 per month/After 5, NSF applies	\$10.00/\$29.00
Rejected Check Item Fee	\$5.00
Overdraft Access to Line of Credit, Prime Line, Home Equity	\$12.00/annual
Check Cashing	\$3.00
Imaged Copy of Check	\$5.00
Copy of Visa Debit Item	\$5.00
Counter Checks	\$1.00/page of 4
EZ Checking Account	\$5.00/month
Checking Plus Low Balance	\$7.50/month

MEMBER SERVICES

Cashier's Check	\$5.00
Money Orders	\$1.50
Returned Deposit Item	\$20.00
Collection Referral	\$25.00
Stop Payment	\$25.00
Account Reconciliation	\$20.00/hour & \$5.00/minimum
Money Market Plus Low Balance	\$10.00/month
Account History	\$1.00/page & \$5.00/mail
Account Research	\$20.00/information older than 90 days & \$5.00/minimum
Inactive Account	\$6.00/monthly after 6 months
Non-Notification of Address Change	\$2.00/month
Garnishment Processing	\$20.00
Tax Levy Processing	\$30.00
Statement Copy	\$1.00/page & \$5.00/mail
Incoming Wire	\$10.00
Outgoing Wire	\$18.00/Continental & \$50.00/Trans-Continental
Manual Reissue of Visa Debit or Credit Card	\$10.00
ACH/ATM/Visa Debit NSF Item	\$29.00
Health Savings Account Closing	\$20.00
Statement for Digital Banking Users Not Enrolled in eStatements	\$5.00/month

*Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. No fee will be charged on de minimis overdrafts. A de minimis overdraft is a transaction that overdraws your account by \$5.00 or less. See the Membership and Account Agreement, which is incorporated herein by reference, for additional information.

The rates, fees, and charges applicable to your accounts with ProFed are set forth on this disclosure. ProFed reserves the right to change the terms and conditions of these accounts from time to time without notice to you unless otherwise required by law.