

**ProFed Federal Credit Union**  
 1710 St Joe River Drive - Fort Wayne, Indiana 46805  
 Truth in Savings

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**Fee Schedule** (Effective 02/01/2017)

**SHARE DRAFT SERVICES**

Overdraft Transfer from Savings to Checking.....	\$5.00
Overdraft Transfer from Line of Credit to Checking.....	\$10.00
Non-Sufficient Funds (NSF) Returned Item*.....	\$29.00
Overdraft Privilege Fee (NSF Paid)*.....	\$29.00
Student Checking Overdraft Privilege Fee (NSF Paid)*.....	\$10.00
Rejected Check Item Fee.....	\$5.00
Overdraft Access to a Line of Credit:	
Prime Line, Home Equity and Quick Cash (annual).....	\$12.00
Overdraft Access to a ProTect Line of Credit (annual).....	\$30.00
Imaged copy of a Check.....	\$5.00
Copy of Visa Debit Item.....	\$5.00
Counter Checks (per page of 4).....	\$1.00
EZ Checking Fee (per month).....	\$5.00
Checking Plus Low Balance Fee (per month).....	\$7.50
Golden Eagle Low Balance Fee (per month).....	\$5.00

**MEMBER SERVICES**

Cashier's Check.....	\$5.00
Money Orders.....	\$1.50
Returned Deposit Item.....	\$20.00
Collection Referral Fee.....	\$25.00
Stop Payment.....	\$25.00
Account Reconciliation (per hour).....	\$20.00
(minimum).....	\$5.00
Money Market Low Balance Fee (per month).....	\$10.00
Account History per page.....	\$1.00
Additional Cost to Mail.....	\$5.00
Account Research	
Information Older than 90 Days (per hour).....	\$20.00
(minimum).....	\$5.00
Inactive Account Fee:	
(monthly after 12 months).....	\$6.00
(monthly after 6 months on accounts with bad addresses).....	\$6.00
Non-notification of address change.....	\$2.00
Garnishment Fee.....	\$20.00
Tax Levy Fee.....	\$30.00
Copy of Statement (per page).....	\$1.00
Additional Cost to Mail.....	\$5.00
Incoming Wire Fee.....	\$10.00
Outgoing Wire Transfer:	
Continental U.S. ....	\$18.00
Trans-Continental.....	\$50.00
Manual Reissue of Visa Debit or Credit Card.....	\$10.00
ACH/ATM/Visa Debit NSF Item*.....	\$29.00
Health Savings Account Closing Fee.....	\$20.00
Statement Fee for ProFed Online users not enrolled in E-statements.....	\$5.00
(each month a statement is generated)	

\*Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

**Truth-In-Savings Rate & Fee Schedule**

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