

Become a member of...



Your membership with these Peace Officers Associations:

**ALADS, FOP, HAPCOA, LADAIA, LASPA, & PPOA**

makes you eligible to become a member-owner of POPA Federal Credit Union. Our credit union was formed to give the best possible financial assistance to our member-owners and their immediate family members. That means our loan rates will be low, deposit dividend rates will be highest possible, and member-owners will always be our number one concern.

## Schedule of Fees and Charges

Effective April 3, 2018

Monthly Savings/Checking.....	FREE
Primary Savings Below Minimum Balance.....	FREE
Basic Checking Below Minimum Balance.....	FREE
Second Chance Checking Monthly Maintenance.....	\$5.00
Credit Union Checks, per item	
Teller Checks/Cashier Checks.....	\$3.00/3 Free per visit*
24/7 Telephone Account Access.....	FREE
ATM Surcharge Fee**.....	FREE
ATM/VISA/Mastermoney Debit Card Replacement.....	\$10.00/1 Free per year*
Returned Deposit Check.....	\$10.00
Returned Share Branching Deposits.....	Passed On
NSF-Fee.....	\$25.00
Courtesy Pay Fee.....	\$25.00
Stop Payment on Check/Draft/ACH &	
ACH Revocation Requests, per item.....	\$15.00/Waived*
Overdraft Protection.....	FREE
Online Banking.....	FREE
Online Billpay.....	FREE
Check by Phone Fee (per item).....	\$5.00
Gift Card (per item).....	\$2.00/1 Free per month*
Gift Card Replacement (Closed, Lost or Stolen).....	\$10.00
Gift Card Monthly Inactivity Fee (after 12 mo. non-use).....	\$5.00
Statement Copy Fee (per statement).....	\$3.00/3 free per month*
Research/Reconciliation (Min. 1 hour).....	\$25.00
Domestic Wire Transfer.....	\$20.00
International Wire Transfer.....	\$35.00
Online Bill Pay Stop Payment.....	\$10.00
Online Bill Pay Returned Items.....	\$5.00
Returned ATM Deposit.....	\$10.00
Special Handling (ATM adjustment, encoding error, etc.).....	\$2.00
Check copies, per item	
(2 free check copies for each monthly statement).....	\$1.00
Verification of Deposit.....	FREE
Express Mail Delivery - Domestic.....	\$35.00
Home Equity Line of Credit - Annual Fee.....	\$50.00
Subordination Fee.....	\$100.00
Reconveyance Fee.....	\$150.00
CARFAX Report.....	\$20.00
ATM Empty Envelope.....	\$25.00
Notary Service <sup>1</sup> .....	\$5.00
Coin Machine Processing <sup>2</sup> .....	5.00%/Waived*
Legal Process (levy, garnishment, subpoena, etc.).....	\$25.00
MasterCard Cross-Border Fee.....	0.90%

<sup>1</sup>Waived for members with Relationship Benefits or loans

<sup>2</sup>Waived for youth accounts, and members with Relationship Benefits or loans.

\*Receive additional discounts when having Relationship Benefits or loan. Relationship Benefits include the following: Checking Account, Direct Deposit over \$250, eStatements & POPA Credit Card.

\*\*Other financial institutions may charge a surcharge fee for an ATM transaction. This fee will be added to the total amount of the transaction and is not a source of income for POPA FCU.

Real Estate Loan Fees may be passed on as disclosed and estimated.

POPA Federal Credit Union reserves the right to amend these fees. Please contact the Credit Union for current fee information.