

January 1, 2018

Dear Member,

We're excited to officially welcome you to the Peach State FCU family! As a result of Southeast FCU's merger with Peach State on December 1, 2017, we have made some adjustments to our fees and charges. On the reverse, you will find a list of Peach State's Fees and Charges, most of which take effect March 1, 2018.

I take great pleasure in welcoming you to our credit union family. We offer our members a full suite of products and services, including first and second mortgages, and small business loans.

Please note that your account conversion is scheduled to take place June 30th-July 1st. Closer to that date, we will send you a conversion guide with all of the important details you will need, as well as specific instructions on accessing your new Peach State account(s). As we transition over the next several months, we plan to make the process as smooth as possible, with minimal impact on your day-to-day banking activities.

Again, welcome! We look forward to serving you and your family's financial needs. If you have any questions, please call 855.889.4328 to speak with a Member Service Advisor.

Sincerely,



R. Marshall Boutwell
President/CEO
Peach State FCU



Fees and Charges

Unless otherwise noted, effective as of March 1, 2018; subject to change.

Membership Fee (one-time nonrefundable fee)	\$5.00
USA Patriot Act Recovery Fee (one-time nonrefundable new member fee)	\$5.00
CHECKING-current Southeast checking fees will remain in place until July 1, 2018	
Basic	FREE
Fresh Start (monthly)	\$9.00
Premium (daily balance below \$1,000)	\$5.00
Dormant/Inactive Fee Per Month	\$5.00
BUSINESS CHECKING – current Southeast checking fees will remain in place until July 1, 2018	
Business Select	No monthly fee
Business Advantage: Monthly Fee	\$12.50
Dormant/Inactive Fee Per Month	\$5.00
SAVINGS	
Savings Excessive Withdrawal Per Transaction (over 6 withdrawals per month)	\$5.00
Dormant/Inactive Fee Per Month	\$5.00
Minimum Balance (below \$25 per month)	\$5.00
MONEY MARKET – current Southeast Money Market fees will remain in place until July 1, 2018	
Minimum Daily Balance (below \$2,500)	\$10.00
Money Market Excessive Withdrawal/Transfer Per Transaction (over 6 per month)	\$10.00
ATM/DEBIT CARDS (PER TRANSACTION)	
Balance Inquiry	\$0.50
Peach State ATM	FREE
Other ATMs (monthly)	6 FREE
Each Additional Transaction	\$1.00
Point of Sale	FREE
VISA® Debit Card International Service Assessment Fee: Single Currency Transaction	0.8% of Amount
VISA® Debit Card International Service Assessment Fee: Multi Currency Transaction	1% of Amount
Replacement Card	\$7.00
MISCELLANEOUS	
Account History – print out	\$5.00
Account Research (per hour; \$15.00 minimum)	\$25.00
Automatic Overdraft Transfer Fee	\$5.00
BillPay/BillPay Plus (free with eStatements) – effective July 1, 2018	\$5.95
Closed Savings Account (within one year of opening)	\$10.00
Cashier's Checks	\$7.50
Check Printing	Prices Vary
Copy of Check	\$2.00
Copy of Check: Archived (over 12 months/1-3 items)	\$5.00
Copy of Check: Archived (over 12 months/over 3 items)	See Acct. Research
Copy of Statement	\$5.00
Mailed Monthly or quarterly Statement fee – effective July 1, 2018	\$5.00
Overdraft: NSF (insufficient funds)	\$32.00
Overdraft: Courtesy Pay ¹	\$32.00
Returned Deposited Item	\$12.00
Returned Deposited Item: Drawn from your personal account at another financial institution	\$32.00
Returned Mail	\$5.00
Safe Deposit Box (only available at select branches) – effective July 1, 2018	\$25-\$100
Shared Branching Service Centers – effective July 1, 2018	\$2.00
Signature Guarantee	\$10.00
Skip-A-Payment	\$25.00
Stop Payment	\$32.00
Verification of Deposit	\$15.00
Wire Transfers: Outgoing Domestic	\$25.00
Wire Transfers: Outgoing Foreign	\$50.00
Wire Transfers: Incoming	\$10.00

¹ Fee applies when overdraft is created by check, ACH debit, ATM withdrawal, check card withdrawal or other electronic means.

This credit union is federally insured by the National Credit Union Administration.

