

# Fee Schedule

Our standard fees are shown. The fees that apply to your account may differ depending on your Relationship Power Level. **Fees effective May 12, 2022 and are subject to change.**

## Product Fees

Bill Pay .....	<b>FREE</b>
• If No Bill Paid .....	\$4.95/Mo
• Expedited Bill Payment (Electronic).....	\$9.95
• Expedited Bill Payment (Check).....	\$30.00
Business Accounts.....	\$10.00/Mo
Cashier's Check (3 <sup>rd</sup> Party)	
• Consumer.....	\$5.00
• Business .....	\$15.00
Check Printing .....	Varies Depending on Design
Coin.....	5% of Deposit
Health Savings Account (HSA).....	<b>FREE</b>
Money Orders .....	\$4.00
Online Funding of New Account via Credit Card.....	<b>FREE</b>
Premier Checking <\$10,000 .....	\$20.00/Mo
Second Chance Checking.....	\$10.00/Mo
Account to Account Transfer (A2A)	
• Standard Transfer.....	<b>FREE</b>
• Next-Day Transfer.....	\$4.95
Zelle® Transfers	
• Standard Transfer.....	<b>FREE</b>
Visa® Gift Cards.....	\$3.95

## Return Items

ACH Origination.....	\$30.00
Deposited/Cashed Check/Loan Payment Return Fee/Shared Branching	
• Own Check.....	\$30.00
• 3 <sup>rd</sup> Party.....	\$5.00
• Credit Card.....	\$25.00
• Shared Branch 3 <sup>rd</sup> Party Check Return Fee .....	\$15.00
NSF (Check, ACH or Bill Pay).....	<b>FREE</b>
Uncollected Funds (Check or ACH) .....	<b>FREE</b>

## Safe Deposit Box

Safe Deposit Box 3x5.....	\$40.00
Safe Deposit Box 5x5.....	\$50.00
Safe Deposit Box 3x10.....	\$70.00
Safe Deposit Box 5x10.....	\$90.00
Safe Deposit Box 10x10.....	\$140.00
Safe Deposit Box Late Fee.....	\$10.00
Safe Deposit Box Security Key Deposit.....	\$10.00
Safe Deposit Box - Drilling.....	\$250.00
(Subject to Availability)	

## Service/Maintenance Fees

Abandoned Property Fee .....	\$20.00
Account Reconciliation/Research per Hour .....	\$25.00 (\$25 Min)
ACH Origination.....	\$15.00
ATM/POS Courtesy Pay Overdraft .....	<b>FREE</b>
ATM Withdrawals (Non-PFCU) .....	\$1.50/Transaction
Cash Advance.....	4% of Transaction Amount
Certified Mail .....	Current Postal Rate
Check Cashing (Non-Member) .....	\$5.00
Check Copy Fee .....	\$5.00
Closed Account Fee < 90 days.....	\$25.00
Courtesy Pay Overdraft.....	<b>FREE</b>
Dormant Account Fee	
• 12-36 Mos.....	\$10.00/Mo
• 37-60 Mos .....	\$25.00/Mo
(Waived for Members 18 & Under on a CD or IRA Account or with a Share Aggregate Balance > \$5,000.00)	
Duplicate Statement.....	\$5.00 Min. or \$1.00/Page, Whichever is Greater
Foreign Collection/Presentation .....	\$50.00/Item
Garnishment/Levy .....	\$100.00
Health Savings Account (HSA) Transfer Fee .....	\$50.00
Incorrect Address.....	\$7.50/Mo
IRA Transfer Fee .....	\$50.00/Account Suffix
IRA Bank Check Disbursement Fee (Excludes RMD) .....	\$25.00
Late Loan Payment Fee 5% of Payment or \$5, Whichever is Greater	
Home Equity Line of Credit Inactivity Fee .....	\$50.00/Year
Money Market Accounts	
• Below \$2,500.....	\$10.00/Mo
Notary - Members .....	<b>FREE</b>
Online Loan Payment (ACH or Electronic Check).....	<b>FREE</b>
Online Loan Payment (Debit/Credit Card) .....	\$9.95
Negative Balance Fee.....	\$10.00
Paper Statement Fee .....	\$2.00/Mo
Pay by Phone (ACH or Electronic Check) .....	\$15.00
Pay by Phone (Debit/Credit Card).....	\$15.00
Printed and/or Faxed Documents	
• PFCU .....	\$1.00/Page
• 3 <sup>rd</sup> Party.....	Actual Charge
Replacement Debit Card	
• Business .....	\$15.00
• Instant Issue In-Branch.....	\$10.00
• Mail.....	\$8.00
Rush Delivery Fee.....	Actual Charge + \$10.00
Share Account Balance <\$5.00.....	\$1.00/Mo
Shared Facility In Branch Transaction.....	\$2.50/Transaction
Stop Payment (Check, ACH, Bill Pay, A2A or Zelle®).....	\$30.00
Verification of Account Letter .....	\$25.00
Visa® International Processing Transaction Fee (includes transactions you make in a foreign country as well as transactions made with merchants located in foreign countries) .....	1% of Transaction
<b>Wires (Outgoing)</b>	
Domestic .....	\$25.00
International.....	\$50.00
Special Handling Wire Fee .....	\$25.00 Additional