

FEE SCHEDULE

Our standard fees are shown. The fees that apply to your account may differ depending on your Relationship Power Level.
Fees effective December 1, 2019 and are subject to change.

Product Fees

Bill Pay.....	FREE
• 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 (3rd party)	
• Consumer.....	\$5.00
• Business.....	\$15.00
Check Printing.....	varies depending on design
Coin.....	5% of deposit
Gift Checks.....	\$2.00
Health Savings Account (HSA).....	FREE
Money Orders.....	\$4.00
Online Funding of New Account via Credit Card.....	4% of transaction amount
Premier Checking <\$10,000.....	\$20.00/mo
Second Chance Checking.....	\$10.00/mo
Single-User Travelers Cheques (per \$100).....	\$1.50
Account to Account Transfer (A2A)	
• Standard Transfer.....	FREE
• Next-Day Transfer.....	\$4.95
Popmoney® Transfers	
• Standard Transfer.....	FREE
• Next-Day Transfer.....	\$4.95
Visa® Gift Cards.....	\$3.95

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)	

Return Items

ACH Origination.....	\$30.00
Deposited/Cashed Check/Loan Payment Return Fee/Shared Branching	
• Own Check.....	\$30.00
• 3 rd Party.....	\$5.00
• Credit Card.....	\$25.00
• Shared Branch 3 rd Party Check Return Fee.....	\$15.00
NSF (Check, ACH or Bill Pay).....	\$35.00
Uncollected Funds (Check or ACH).....	\$35.00

Service/Maintenance Fees

Abandoned Property Fee.....	\$20.00
Account Reconciliation/Research per Hour.....	\$25.00 (\$25 min)
ACH Origination/Pay By Phone (Loan Payments).....	\$15.00
ATM Overdrawn Account.....	\$35.00
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 Protection.....	\$35.00
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	
• Checks after 6.....	\$10.00/transaction
• Below \$2,500.....	\$10.00/mo
Notary – Members.....	FREE
Overdrawn Account Late Fee.....	\$10.00/occurrence after 10 days account overdrawn
Paper Statement Fee.....	\$2.00/mo
Printed and/or Faxed Documents	
• PFCU.....	\$1.00/page
• 3 rd 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 Popmoney®).....	\$30.00
Verification of Account Letter.....	\$25.00
Visa® Processing Transaction Fee (International).....	1% of transaction

Wires (Outgoing)

Domestic.....	\$25.00
International.....	\$50.00
Special Handling Wire Fee.....	\$25.00 additional