

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	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 (3 rd Party)	
• Consumer	\$5.00
• Business	\$15.00
Check Printing	Varies Depending on Design
Coin	5% of Deposit
Health Savings Account (HSA)	FREE
Money Orders	\$4.00
Online Funding of New Account via Credit Card	FREE
Premier Checking <\$10,000	\$20.00/Mo
Second Chance Checking	\$10.00/Mo
Account to Account Transfer (A2A)	
• Standard Transfer	FREE
• Next-Day Transfer	\$4.95
Zelle® Transfers	
• Standard Transfer	FREE
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 rd Party	\$5.00
• Credit Card	\$25.00
• Shared Branch 3 rd Party Check Return Fee	\$15.00
NSF (Check, ACH or Bill Pay)	FREE
Uncollected Funds (Check or ACH)	FREE

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	FREE
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	FREE
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	FREE
Online Loan Payment (ACH or Electronic Check)	FREE
Online Loan Payment (Debit/Credit Card)	\$9.95
Overdrawn Account Late 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 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 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
Wires (Outgoing)	
Domestic	\$25.00
International	\$50.00
Special Handling Wire Fee	\$25.00 Additional