

FEE SCHEDULE

Our standard fees are shown. The fees that apply to your account may differ depending on your Relationship Power Level.

PRODUCT FEES

Bill Pay	FREE
If no bill paid	\$ 4.95/mo
Expedited Bill Payment (electronic)	\$ 9.95
Expedited Bill Payment (check)	\$ 30.00
Cashier's Check (3rd party)	
Consumer	\$ 5.00
Business	\$ 15.00
Check Printing	varies depending on design
Coin	5% of deposit
Credit Cards	
Balance Transfer	4% of transaction or \$10, whichever is greater.
Cash Advance	4% of transaction or \$10, whichever is greater.
Foreign Transaction	2%
Late Payment Fee	\$ 27.00
Minimum Payment Fee	3% of transaction or \$27, whichever is greater.
Return Payment Fee	\$ 25.00
Gift Cards	\$ 3.95
Gift Checks	\$ 2.00
Health Savings Account (HSA)	\$ 3.00/mo
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

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.)

TRAVELERS CHEQUES

Single-User Travelers Cheques (per \$100)	\$ 1.50
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SERVICE/MAINTENANCE FEES

Abandoned Property Fee	\$ 20.00
Account Reconciliation/Research per Hour	\$ 25.00 (\$25 min)
Account to Account Transfer (A2A)	
Standard Transfer	\$ 2.00
Next Day Transfer	\$ 7.95
ACH Origination/Pay By Phone (Loan Payments)	\$ 15.00
ATM Overdrawn Account	\$ 35.00
ATM Withdrawals (Non-PFCU)	\$ 1.50/transaction
ATM Foreign Card Surcharge Fee	1% of transaction or \$3, whichever is greater.
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/mos
37-60 mos	\$ 25.00/mos

(Waived for members 18 & under on a CD or IRA account or with a share aggregate balance > \$5,000.)

FEE SCHEDULE (CONTINUED)

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.
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
Printed and/or Faxed Documents	
PFCU	\$ 1.00/page
3rd Party	actual charge
Relationship Power Program Fees	
Bronze	\$ 7.50/mo
Business	\$ 10.00/mo
Classic	\$ 3.00/mo
Replacement Debit Card	
Business	\$ 15.00
Instant Issue In-Branch	\$ 10.00
Mail	\$ 8.00
Rush Delivery Fee	actual charge + \$10
Share Account Balance <\$5.00	\$ 1.00/mo
Shared Facility In Branch Transaction	\$ 2.50/transaction
Stop Payment (Check, ACH or Bill Pay)	\$ 30.00
Verification of Account Letter	\$ 25.00
VISA Processing Transaction Fee (International)	4% of transaction or \$10, whichever is greater.
RETURN ITEMS	
ACH Origination	\$ 30.00
Deposited/Cashed Check/Loan Payment Return Fee	
Own check	\$ 30.00
3rd party	\$ 5.00
Credit Card	\$ 25.00
NSF (Check, ACH or Bill Pay)	\$ 35.00
Uncollected Funds (Check or ACH)	\$ 35.00
WIRES (OUTGOING)	
Domestic	\$ 25.00
International	\$ 50.00
Special Handling Wire Fee	\$ 25.00 additional

Fees effective May 2016 and are subject to change.



Welcome to the family.

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