



SCHEDULE OF FEES

Effective Date: 01/10/2022

Account Maintenance Fees

- Savings Maintenance Fee No monthly (\$5 minimum balance)
- Savings Below Minimum Balance Fee \$3/mo.
- Regular Checking Maintenance Fee No monthly (No minimum balance)
- Restore Checking Maintenance Fee \$5/mo. (No minimum balance)
- Membership Application Fee \$5 (One-time; non-refundable)
- Dormant Account Fee \$10/mo. (After 12 months of inactivity)
- Early Account Closure Fee \$15 (Within 180 days)

Miscellaneous Service Fees

- Paper Statement Fee \$2.50 ea (Waived for members under 22 years old & over 64 years old)
- Statement Copy or Account Printout Fee \$3 ea
- Check Copy Fee \$2 ea
- Check Cashed by Non-Member Fee \$5 ea
- Person to Person Online Transfer Fee \$1 ea
- Non-Sufficient Funds (NSF) Fee \$32 ea (Check, ACH, ATM withdrawal, debit card, point-of-sale or other electronic means)
- Overdraft Transfer Fee \$5 ea
- Overdraft Privilege Fee \$32 ea (Check, ACH, ATM withdrawal, debit card, point-of-sale or other electronic means)
- Returned Deposited/Cashed Item Fee
 - Non-Account Owner \$20 ea
 - Account Owner \$32 ea
- Returned Loan Payment Fee
 - Non-Account Owner \$20 ea
 - Account Owner \$32 ea (\$20/\$32 or amount stated in the loan contract, whichever is less)
- Personalized Checks Fee Vary
- Counter Checks Fee (Quantity of 4) \$2/pg
- Stop Payment Fee \$30 ea
- Money Order Fee \$2 ea
- Official Check Fee (One free per day) \$5 ea
- Visa® Gift Card Fee \$4 ea
- Foreign Check Collection Fee \$30 ea
- Overnight Check Delivery Fee \$30 ea
- Account Research \$20/hr
- Money Market Excessive Withdrawal Fee \$5 ea
- Incorrect Address Fee \$5/mo
- Garnishment or Levy Fee \$50 ea
- Wire Transfer Fee
 - Incoming \$5 ea
 - Domestic Outgoing \$25 ea
 - International Outgoing \$40 ea

ATM & Debit Cards Fees

- Non-Network ATM Transaction Fee \$2 ea
- Replace ATM or Debit Card Fee \$10 ea

Safe Deposit Box Fees

Safe deposit boxes are available at our Largo office. Please call Member Services for availability.

Box Size	Annual Rental Fee
3x5	\$25
5x5	\$30
5x10	\$55
10x10	\$75
• Key Deposit/Replacement Fee	\$10
• Drilling Fee	\$100
• Box Late Payment Fee	\$25

Credit Card Fees

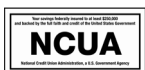
- Annual Fee None
- Cash Advance Fee None
- Balance Transfer Fee None
- Late Credit Card Payment Fee \$25 (Up to \$25 per credit card account, if you do not make payment by the due date, not to exceed the required minimum payment)
- Returned Credit Card Payment Fee \$27 ea (\$27 or the amount of your required minimum payment, whichever is less)
- Card Replacement Fee \$10 ea
- Rush/Overnight Credit or Debit Card Fee \$30 ea
- Foreign Transaction Fee 1% (Visa® charges 1% of each transaction in US dollars)

Loan Servicing Fees

- Late Loan Payment Fee 5% or \$5 min. (If over 10 days, per loan)
- Loan Payment by Phone Fee \$10 ea. (With a non-PFCU check, credit or debit card)
- Mortgage Loan Subordination Fee \$150 (One-time; non-refundable)

FREE Services

• Mobile Banking	• PFCU, Publix® Presto!, or CO-OP SM ATM transaction with PFCU ATM or Debit Card
• VoiceConnect (Automated Phone Banking)	• Mobile Wallet & PFCU CardNav App
• WebConnect (Online Banking)	• Point-of-Sale Debit Transaction
• eStatements & eAlerts	• Online Check Copy
• BillConnect (Online Bill Pay)	• Online Statement Copy
• Telephone Transfer	
• Notary Service	



Federally Insured by NCUA
Equal Housing Lender

Fees accurate as of the effective date and subject to change.
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