



# SCHEDULE OF FEES

Effective Date: 07/23/2021

## 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 ..... \$3 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

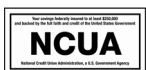
- Annual Fee ..... None
- Cash Advance Fee ..... None
- Balance Transfer Fee ..... None
- Late Credit Card Payment Fee ..... \$25 (Up to \$25 per credit card account, if you do not make payment by the due date, not to exceed the required minimum payment)
- Returned Credit Card Payment Fee ..... \$27 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 <sup>SM</sup> ATM transaction with PFCU
• VoiceConnect (Automated Phone Banking)	ATM or Debit Card
• WebConnect (Online Banking)	• Mobile Wallet & PFCU CardNav App
• eStatements & eAlerts	• Point-of-Sale Debit Transaction
• BillConnect (Online Bill Pay)	• Online Check Copy
• Telephone Transfer	• Online Statement Copy
• Notary Service	



Federally Insured by NCUA  
Equal Housing Lender

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