



Schedule of Fees and Charges

Effective Date: September 14, 2021

GENERAL SERVICES:

Close Account (Within 6 Months)	\$10.00
Reopen an Account (Within 6 Months)	\$25.00
Excess Share Withdrawals (First 3 Per Month Free-Savings Only)	\$5.00 /ea.
Account Reconciliation and Research	\$25.00 /hr.
Copies	\$0.50 /page
Copy of Statements (Free E-Statement available)	\$5.00 page
Collection Item	\$30.00 /ea.
Returned Deposited Item	\$15.00 /ea.
Self to Self-Returned Item Fee	\$40.00 /ea.
Check Payable to a Third Party at Your Request (Free w/Active Checking Account*, CD, MMKT or Loan)	\$5.00 /ea.

Wire Transfer - Domestic	
Incoming	FREE
Outgoing	\$25.00 /ea.
Wire Transfer - Foreign	
Incoming	FREE
Outgoing	\$35.00 /ea.
Money Orders	\$2.00 /ea.
Check Encashment (Waived with Active Checking Account*, CD, MMKT, or Loan)	3% ****

Dormant Account Fee (Inactive for 1 Year, Waived with CD, MMKT,IRA,Loan or <18 Age)	\$5.00 /Mo
Savings Balance Less Than \$100 (Fee Waived with Active Checking Account*, CD, MMKT, Loan or <18 Age)	\$5.00 /Mo
Locator Fee - Annual (Missing/Incorrect Address)	\$5.00 /ea.
Notary Service (Free for PCCU Documents except Mobile Lending Services)	\$10.00 /document
Escheatment Fee	\$2.00 /ea.
Levy/Garnishment	\$50.00 /ea.
Cashier/Teller Check Stop Payment, Renewal or Release (Must Purchase Indemnity Bond from your insurance provider)	\$30.00 /ea.
Cashier/Teller Check Replacement	\$30.00 /ea.
Verification of Account/Deposit to 3rd Party	\$30.00 /ea.
Early Withdrawal Fee for Installment Savings	\$10.00 /ea.
Coinstar Fee	5%

CHECKING SERVICES:

Check Stop Payment, Renewal, Release	\$30.00 /ea.
Courtesy Pay Privilege Overdraft Fee	\$30.00 /ea.
Photocopy of Paid Check	\$5.00 /ea.
Temporary Checks - 4 Per Page (Free for New Accounts, Limit 2 Pages)	
Check Printing	Varies /page
ACH Stop Payment/Revoke	\$30.00 /ea.
Non-Sufficient Funds	\$30.00 /ea.
Advantage Checking Fee	\$7.00 /Mo
Fresh Start Checking	\$10.00 /Mo
Basic Checking Fee (Waived with E-Statement, or< 18 Age)	\$2.00 /Mo
Premier Checking (No longer offered for new accounts)	\$10.00 /Mo
Interest Checking Minimum Balance Less Than \$1,500	\$10.00 /Mo
Diamond Checking Minimum Balance Less Than \$15,000	\$25.00 /Mo
College Checking/ <u>Young Adult Checking</u>	\$0 /Mo
Student or High School Checking	\$0 /Mo

PREMIER E-BILL PAYER:

User Fee (Free with Active Bill Pay Service****)	\$5.00 / 30 days
Insufficient Funds (NSF)	\$30.00 /ea.
Stop Payment	\$30.00 /ea.
Copy of Paid Item	\$30.00 /ea.

ATM/ DEBIT CARD SERVICES:

ATM Withdrawal in CO-OP Network ATMs	FREE
Out of CO-OP Network ATM Fee's	\$2.00 /ea.
(If a Balance Inquiry, Withdrawal, and Transfer are done in one sign-in all in the same transaction, only one fee will be assessed. If each transaction is done by a separate sign-in for each transaction, a fee will be assessed for each separate transaction.)	
ATM/ Debit Based Courtesy Pay Fee	\$30.00 /ea.
Signature Based Point of Sale NSF/Courtesy PayFee	\$30.00 /ea.
Lost/Stolen/Damage Card Replacement	\$10.00 /ea.
Card Rush Order	\$25.00 /ea.
Copy of Point of Sale Draft/ATM Transaction	\$15.00 /ea.
ATM Deposit Error/Empty Envelope	\$30.00 /ea.
ATM Card Maintenance Fee	\$1.00 /Mo

CERTIFICATE ACCOUNTS

Early Withdrawal Penalty for Certificates 12 months and under is 3 months of dividends.
 Early Withdrawal Penalty for Certificates over 12 months is 6 months of dividends.
 Early Withdrawal Penalty may exceed the dividends that have been earned.
 Withdrawal Penalty for Certificates is waived upon the death of the member/owner.

IRA ACCOUNTS:

IRA Transfer Fee	\$30.00 /ea.
IRA Custodial Fee	\$5.00 Yr.
(Fee Waived with IRA Share or IRA Certificate >\$1,999.99)	

SAFE DEPOSIT BOXES:

Size	Annual Fee	Senior's Annual Fee***
2 x 5.5	\$ 25.00	\$ 20.00
3 x 5.5	\$ 35.00	\$ 25.00
3.5 x 5.5	\$ 40.00	\$ 30.00
4 x 5.5	\$ 45.00	\$ 35.00
5 x 5.5	\$ 60.00	\$ 40.00
3 x 11.53	\$ 70.00	\$ 50.00
5 x 11.55	\$ 120.00	\$ 85.00

10 x 11.51	\$ 230.00	\$ 180.00
Refundable Key Deposit	\$ 10.00	
Lock Change Due to Loss of Single Key	\$ 75.00 /ea.	
Loss of Both Keys or Forcible Entry (Plus Actual Cost of Drilling)	\$ 75.00 /ea.	
<small>These fees are for members who already have safe deposit boxes. Adding safe deposit box services to your account is not available at this time.</small>		

LENDING SERVICES:

Loan Payments by Debit Card	\$10.00
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1st DEED MORTGAGE LENDING FEES:

Application Fee	\$795.00
Mobile Notary Fee	\$175.00

Please Refer to Good Faith Estimate Provided During Application Processing.

2ND DEED MORTGAGE LENDING FEES:

Mortgage Application Fee 2nd Deed Mortgage	\$795.00
HELOC	\$795.00
Tax Tracking	Included
Real Estate Credit Report Fee	Included
Flood Certification Fee	Included
Documentation Fees	Included
Real Estate Loan Late Fee	5% of monthly loan payment
Mortgage Payoff Demand Fee	\$30.00
Subordination Fee	\$100.00
Mobile Notary Fee	\$175.00
Recording Fee/Deed Release Fee/Title Charges	Varies
Appraisal Fee	Varies

CONSUMER LOAN LENDING FEES***:**

Private Party DMV Processing Fee	\$50.00
Existing CU Loan Refinance Fee	\$200.00
Duplicate Title Fee	\$19.00 /ea.
Copy of Loan Document	\$2.00 /page
Loan Payment Returned Item	\$15.00 /ea.
Inactive L.O.C. (Inactive for 1 Year)	\$10.00 /yr.
Courtesy Pay Overdraft L.O.C. Transfer Fee	\$10.00 /ea.
Consumer Loan Late Fee	\$10.00 /Mo
Skip-a-Pay Privilege (Restrictions Apply)	\$25.00 /ea.

VISA FEES:

Late Payment Fee	\$10.00 /Mo
Returned Check Fee	\$15.00 /ea.
Replacement Card Fee	\$10.00 /ea.
Card Rush Order Fee	\$25.00 /ea.
Document Copy Fee	\$5.00 /page
Foreign Transaction Fee	1%
Cash Advance or Balance Transfer Fee	1%
Annual Fee - Fresh Start Visa	\$25.00 /yr.

*Active Checking requires at least 5 Separate/Unrelated Transactions
 ** DAB - Daily Average Balance
 ***60 Years or Older
 ****Rounded up to the nearest whole dollar
 *****Active Bill Pay requires at least 1 Bill Payment every 30 days from enrollment date
 *****Some loan types include an application fee that vary and will be

(Waived with 10 Debit Card Purchase Transactions Per Month or one of the following accounts: Premier Checking, Advantage Checking, Student Checking, High School Checking, College Checking or Young Adult Checking. Also waived for members less than 18 or greater than 65.)

MONEY MARKET SHARE ACCOUNT:

Excessive Withdrawal Fee (Exceeds 3 Per Month)	\$5.00
/ea. Re-Opening Fee (Closed Within 6 Months)	\$25.00
Money Market Minimum Balance Less Than \$2,500	\$10.00 /Mo
Diamond MoneyMkt Minimum Balance Less Than \$25,000	\$25.00 /Mo

disclosed during the loan origination process.



Federally Insured by NCUA



NMLS # 789516

Your Savings is Federally Insured to at Least \$250,000 and is backed by the Full Faith of the United States Government