



PUBLIX EMPLOYEES FEDERAL CREDIT UNION

SCHEDULE OF FEES & CHARGES

EFFECTIVE 01/2026

Thank you for choosing PEFCU!

WE ARE PLEASED TO OFFER YOU THESE FREE SERVICES:

- Free Checking Account
- Free Financial Education
- Free Holiday Club Savings Account
- Free Medallion Signature Guarantee
- Free Mobile Deposit and Bill Pay
- Free 24/7 Access to Online and Mobile Banking
- Free Annual Supply of Checks for Journey Members
- Free Check Cashing
- Free Notary Services

CARD SERVICE & USAGE CHARGES

Presto!® ATM Withdrawals	\$0.50
Presto!® ATM Balance Inquiry	\$0.25
Foreign ATM Withdrawals	\$1.00
<i>(non-Presto!® or non-PEFCU ATMs)</i>	
Foreign ATM Balance Inquiry	\$0.50
<i>(non-Presto!® or non-PEFCU ATMs)</i>	
International Transaction Fee	1%
<i>(of the International Transaction Amount)</i>	
International Currency Conversion Fee	1%
<i>(of the International Transaction Amount)</i>	
Visa® Credit Card Late Fee	Up to \$20.00
Card Replacement Fee	\$10.00
Expedited Shipment of Plastics	\$25.00
<i>(applies to the expedited shipment of debit, ATM, and credit cards)</i>	

OTHER SPECIAL SERVICES

Domestic Wire Transfer Fee <i>(outgoing)</i>	\$20.00
International Wire Transfer Fee <i>(outgoing)</i>	\$45.00
Wire Transfer Fee <i>(incoming)</i>	\$5.00
Escheatment <i>(abandoned property - transfer to state)</i>	\$35.00
Pay A Person Real-Time Fee	\$1.00
Account Number Change Fee	\$30.00
Legal Processing Fee	\$50.00
<i>(Court Orders, Subpoenas, Garnishments, etc.)</i>	
Legal Transport Fee	Price of FedEx Shipping
Research Fee	\$20.00/hour

SAVINGS & CHECKING CHARGES

Stop Payment	\$30.00
<i>(checking, ACH item, or recurring Visa® debit/credit card transaction)</i>	
Non-Sufficient Funds *	\$30.00
<i>Checking or ACH return item (NSF)</i>	
Courtesy Pay	\$30.00
Returned Item	\$30.00
<i>(payee same as payer, includes returned mobile deposit transactions)</i>	
Account Inactivity Fee	\$10.00
<i>(charged after 13 months of inactivity)</i>	
Printing Service Fee	\$5.00
<i>(Account Activity Printout, Statement Copy, Check Copy)</i>	
Early Withdrawal Fee - Holiday Club Acct....	\$5.00
Temporary Check Fee	\$5.00

TELLER SERVICE CHARGES

Cashier's Check	\$5.00
Money Order	\$5.00

SAFE DEPOSIT BOX FEES

3x5	\$20.00
5x5	\$25.00
3x10	\$30.00
5x10	\$45.00
10x10	\$65.00
Drilling Fee	\$180.00
Key Replacement (per key)	\$15.00
Late Fee	\$10.00

**If a fee is charged to your account and there are insufficient funds to cover it, your account will be drawn negative. The next deposit made to your account will first be applied to cover the fee and the negative balance.*



PEFCU.com
(800) 226-6673

