SCHEDULE OF FEES & CHARGES

EFFECTIVE 03/2025

Thank you for choosing PEFCU!

We are pleased to offer you these free services:

- Free Checking Account
- Free Check Cashing
- Free Financial Education
 Free Notary Services
- . 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

CARD SERVICE & USAGE CHARGES

Presto!® ATM Withdrawals ¹ \$0.5	50
Presto!® ATM Balance Inquiry \$0.2	5
Foreign ATM Withdrawals ¹ \$1.0)0
(non-Presto!® or non-PEFCU ATMs)	
Foreign ATM Balance Inquiry \$0.5	0
(non-Presto!® or non-PEFCU ATMs)	
International Transaction Fee 19	6
(of the International Transaction Amount)	
International Currency Conversion Fee	%
(of the International Transaction Amount)	
Visa® Credit Card Late FeeUp to \$20.0	0
Card Replacement Fee ² \$10.0	0
Expedited Shipment of Plastics ³ \$25.0	0
(applies to the expedited shipment of debit, ATM, and credit cards	;)

OTHER SPECIAL SERVICES

Domestic Wire Transfer Fee (outgoing)	\$20.00
International Wire Transfer Fee (outgoing)	\$45.00
Wire Transfer Fee (incoming)	\$5.00
Escheatment (abandoned property - transfer to state)	\$35.00
Pay A Person Real-Time Fee	\$1.00
Account Number Change Fee ⁴	\$30.00
Legal Processing Fee	\$50.00
(Court Orders, Subpoenas, Garnishments, etc.)	
Legal Transport FeePrice of FedEx	Shipping
Research Fee\$2	0.00/hour
Returned A2A or P2P Fee	\$25.00

SAVINGS & CHECKING CHARGES

Stop Payment ⁵ \$30.00
(checking, ACH item, or recurring Visa®
debit/credit card transaction)
Non-Sufficient Funds ⁶ \$30.00
Checking or ACH return item (NSF)
Mobile Deposit Item Rejected \$25.00
Courtesy Pay\$30.00
Returned Item \$25.00
(payee same as payer)
Account Inactivity Fee \$10.00
(charged after 13 months of inactivity)
Printing Service Fee ⁷ \$5.00
(Account Activity Printout, Statement Copy, Check
Copy)
Early Withdrawal Fee - Holiday Club Acct\$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	

First six ATM withdrawals per account / per month are free.
 One free card replacement per account, per calendar year.
 After the first free expedited shipment, you will be charged
 \$25.00 for each additional expedited card shipment.
 No fee applies when fraud has occurred.

5 No charge to stop payment on lost or stolen share drafts. 6 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.

7 No charge when required by court order or IRS audit. 8 You will not need to close your account or withdraw all funds but each withdrawal will be charged a fee.

To view our Important Account Information, please visit pefcu.com.



PEFCU.com (800) 226-6673

